MEASURING ECONOMIC SECURITY IN THE UNITED STATES

BEST Index

The Basic Economic Security Tables™ (BEST) Index, developed by WOW and the Center for Social Development at Washington University in St. Louis, is a measure of the income that workers and their families need to meet basic needs and develop the savings that promote lifelong and intergenerational security. The BEST Index is specific to family size, ages of children, location, and receipt of employment-based benefits. It includes the cost of:

- Housing & Utilities
- Food
- Transportation
- Child Care
- Personal & Household Items
- Health Care
- Emergency Savings
- Retirement Savings
- Taxes & Tax Credits
- Savings for Children’s Higher Education
- Homeownership Savings

BEST Initiative

The BEST Index is the foundation of national, state, and community-based efforts to promote policies and programs that build economic security for workers and their families. Through the BEST Initiative™, WOW supports the work of national and local partners who promote economic security by providing job training; promoting jobs that pay economic security wages, promoting employment-based benefits and equitable workplaces; creating asset building programs and policies; supporting affordable housing and child care, and strengthening public assistance programs. For more information on the BEST Initiative and BEST Index use, see the More Information page.

Elder Index

The Elder Economic Security Standard™ Index (Elder Index), developed by WOW and the Gerontology Institute at the University of Massachusetts Boston, is a measure of the income that older adults need to meet their basic needs and age in place with dignity. The Elder Index is specific to household size, location, housing status and health status. It includes the cost of:

- Housing
- Health Care
- Transportation
- Food
- Miscellaneous Essentials

ELDER INITIATIVE

The Elder Index is the cornerstone of national, state, and community-based efforts to promote policies and programs that build economic security for elders and their families. The national Elder Economic Security Initiative™ offers a conceptual framework and concrete tools to advance the well-being of elders through research, organizing, education, advocacy, and outreach. Through the Initiative, WOW supports state and local partners who promote economic security by: strengthening social insurance programs for all; increasing opportunities for workers and families to save for retirement; and enhancing community-based services and supports for elders and caregivers. For more information on the Elder Initiative and Elder Index use, see the More Information page.

More Information

Additional information on the Economic Security Database and the projects supported by the data. Get More Info
AGENDA

- Introduction and Welcome
- Review of Measures
- The ‘How-To’ of the Database
- Uses
- Questions
BASIC ECONOMIC SECURITY TABLES

- Developed by WOW and the Center for Social Development at Washington University in St. Louis.
- Conservative definition of basic economic security
- Measure of lifelong economic security
BEST FEATURES

- Expenses + savings
- City, county, statewide and national numbers
- 420 different family types
- Security incomes with and without employment-based benefits
  - Health care
  - Retirement savings
  - Emergency savings (unemployment insurance)
The BEST provides income targets that define economic security incomes and help define good jobs.

The BEST provides unique targets for savings which insulate families from poverty and contribute to long-term security.
COMPONENTS OF THE BEST INDEX

## Basic Economic Security Tables, 2010
**Workers with Employment-based Benefits**

### United States

<table>
<thead>
<tr>
<th>Monthly Expenses for: 1 Worker</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$688</td>
</tr>
<tr>
<td>Utilities</td>
<td>$149</td>
</tr>
<tr>
<td>Food</td>
<td>$244</td>
</tr>
<tr>
<td>Transportation</td>
<td>$495</td>
</tr>
<tr>
<td>Child Care</td>
<td>$0</td>
</tr>
<tr>
<td>Personal &amp; Household Items</td>
<td>$291</td>
</tr>
<tr>
<td>Health Care</td>
<td>$136</td>
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<tr>
<td>Emergency Savings</td>
<td>$75</td>
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<tr>
<td>Retirement Savings</td>
<td>$73</td>
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<tr>
<td>Taxes</td>
<td>$384</td>
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<tr>
<td>Tax Credits</td>
<td>-$34</td>
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<tr>
<td><strong>Monthly Total</strong></td>
<td><strong>$2,501</strong></td>
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<tr>
<td><strong>Annual Total</strong></td>
<td><strong>$30,012</strong></td>
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<tr>
<td><strong>Hourly Wage</strong></td>
<td><strong>$14.21</strong></td>
</tr>
</tbody>
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### Additional Asset Building Savings

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Children’s Higher Education</td>
<td>$0</td>
</tr>
<tr>
<td>Homeownership</td>
<td>$111</td>
</tr>
</tbody>
</table>
THE ELDER INDEX

The Elder Economic Security Standard™ Index (Elder Index) methodology was developed by the Gerontology Institute at UMass Boston, in partnership with Wider Opportunities for Women.
THE CONCEPT

- The Elder Index measures the income required for seniors to meet basic needs without public, private or informal assistance.

- Measurement is based on existing, credible expense data from publicly available sources.
THE GOALS

- To measure in a consistent way the income needed for seniors to achieve economic security
- To reflect cost of living for seniors who are aging independently in the community
- To facilitate comparisons across localities and states
CALCULATIONS BY KEY SEGMENTS

The Elder Index focuses on *limited* but *targeted* segmentation:

- Singles v couples
- Owners v renters
- Three level of health (Poor; Good; Excellent)
**COMPONENTS OF THE ELDER INDEX**

<table>
<thead>
<tr>
<th>Category</th>
<th>Elder Person</th>
<th>Elder Couple</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>Owner w/o Mortgage: $372, Renter: $698</td>
<td>Owner w/o Mortgage: $372, Renter: $698</td>
</tr>
<tr>
<td></td>
<td>Owner w/o Mortgage: $372, Renter: $698</td>
<td>Owner w/o Mortgage: $372, Renter: $698</td>
</tr>
<tr>
<td>Food</td>
<td>Owner: $231, Renter: $231</td>
<td>Owner: $424, Renter: $424</td>
</tr>
<tr>
<td>Transportation (Private Auto)</td>
<td>Owner: $283, Renter: $283</td>
<td>Owner: $346, Renter: $346</td>
</tr>
<tr>
<td>Health Care</td>
<td>Owner: $254, Renter: $254</td>
<td>Owner: $508, Renter: $508</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>Owner: $228, Renter: $228</td>
<td>Owner: $330, Renter: $330</td>
</tr>
<tr>
<td><strong>Elder Index Per Month</strong></td>
<td>Owner: $1,368, Renter: $1,694</td>
<td>Owner: $1,979, Renter: $2,305</td>
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<tr>
<td><strong>Elder Index Per Year</strong></td>
<td>Owner: $16,415, Renter: $20,326</td>
<td>Owner: $23,751, Renter: $27,663</td>
</tr>
</tbody>
</table>
EXPLORING THE DATABASE

The Economic Security Database

Wider Opportunities for Women

Economic Security Database

The Economic Security Database

Workers, advocates, policy makers, researchers and social service providers who build stable families and communities require a contemporary understanding of the living costs families face and the incomes that allow workers and elders to make ends meet and prepare for the future.

The Basic Economic Security Tables™ (BEST) Index and the Elder Economic Security Standard™ Index (Elder Index) measure the incomes workers and retired elders need to achieve economic security. The BEST and Elder Index present local expenses, savings requirements and economic security incomes by family type, and at the city, county and state levels. The BEST and Elder Index are comprehensive definitions of, and blueprints for, economic security.

Database users can:

- Find an index for a location and family type
- Compare their own family's expenses to the local BEST Index
- Compare indexes or single expenses across locations and family types
- Download national, state, county and city index data
- Access additional information on economic security and the work supported by the BEST and Elder Index

Did you know?

More than 1 out of 3 African Americans expect Social Security to be their major source of retirement income.

Nearly 9 out of 10 Americans agree that we need more flexible workplace policies to help workers care for family members.

About 84% of Americans think the state of the economy is impacting their prospects of a secure retirement.

Continue >>
EXPLORING THE DATABASE

BEST Index

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- Health Care
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Choose BEST ➤

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Choose Elder Index ➤
LOG IN AND REGISTRATION

LOG IN

REGISTER

The Economic Security Database
BEST INDEX BY STATE, COUNTY OR CITY

Wider Opportunities for Women

Economic Security Database

BEST Result

Family Type
Number of Workers
2
Number of Children, Ages 0-2
1
Number of Children, Ages 2-5
1
Number of Children, Ages 6-11
0

Benefits
Employer-sponsored health insurance
Worker(s) with Benefits
Worker(s) without Benefits

Location
Mississippi
Select Jurisdiction

Where is my jurisdiction?
The BEST Index measures the income a working adult requires to meet his or her basic needs—without public or private assistance.

The BEST also includes basic savings that promote long-term and intergenerational economic security. BEST budgets include monthly emergency savings, which protects families from unforeseen expenses, and retirement savings, which helps workers achieve Elder Index economic security incomes in retirement. Two optional savings types—savings for children’s higher education and homeownership—are presented as additions to the core BEST budget.

Each BEST Index component is a conservative estimate of need; the BEST does not include any “extras” such as vacations, entertainment, electronics, gifts or meals out. As a result, those living below an economically secure income may be forced to go without, make difficult choices among basic needs or forgo economic security by not fully developing savings.

All budget components are calculated using publicly available data, obtained from government and industry sources and
BEST INDEX BY STATE, COUNTY OR CITY

Basic Economic Security Tables for Mississippi, Attala County

$7,142

Compare Your Budget to the BEST

Compare your monthly expenses to the BEST budget for your area to see how your expenses (or planned expenses) compare to the BEST.

Compare

Links
See Additional Indexes
Learn more about the BEST
## Economic Security Database

### Best Result

#### Basic Economic Security Tables

<table>
<thead>
<tr>
<th>Category</th>
<th>BEST</th>
<th>Your Expenses</th>
<th>Difference</th>
<th>BEST %</th>
<th>Your Expenses %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$636</td>
<td>$1,000</td>
<td>$364</td>
<td>8.91%</td>
<td>33.06%</td>
</tr>
<tr>
<td>Utilities</td>
<td>$135</td>
<td>$100</td>
<td>$35</td>
<td>1.69%</td>
<td>3.31%</td>
</tr>
<tr>
<td>Food</td>
<td>$970</td>
<td>$200</td>
<td>-$770</td>
<td>13.58%</td>
<td>6.61%</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,245</td>
<td>$200</td>
<td>-$1,045</td>
<td>17.43%</td>
<td>1.65%</td>
</tr>
<tr>
<td>Child Care</td>
<td>$1,013</td>
<td>$50</td>
<td>-$963</td>
<td>14.18%</td>
<td>0.00%</td>
</tr>
<tr>
<td>Personal &amp; Household Items</td>
<td>$470</td>
<td>$75</td>
<td>-$395</td>
<td>6.58%</td>
<td>2.48%</td>
</tr>
<tr>
<td>Health Care</td>
<td>$1,489</td>
<td>$50</td>
<td>-$1,439</td>
<td>20.65%</td>
<td>1.65%</td>
</tr>
<tr>
<td>Emergency Savings</td>
<td>$326</td>
<td>$200</td>
<td>-$126</td>
<td>4.56%</td>
<td>6.61%</td>
</tr>
<tr>
<td>Retirement Savings</td>
<td>$110</td>
<td>$100</td>
<td>-$10</td>
<td>1.54%</td>
<td>3.31%</td>
</tr>
<tr>
<td>Taxes*</td>
<td>$1,181</td>
<td>$1,500</td>
<td>$319</td>
<td>16.64%</td>
<td>49.59%</td>
</tr>
<tr>
<td>Tax Credits*</td>
<td>-$434</td>
<td>-$250</td>
<td>$184</td>
<td>-6.88%</td>
<td>-8.26%</td>
</tr>
<tr>
<td>Monthly Total (per Worker)</td>
<td>$3,571</td>
<td>$1,512.5</td>
<td>-$2,058.5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Compare Your Budget

Enter your monthly expenses to see how your monthly budget compares to the BEST index for your location and family type. If you do not know how much you spend on your basic needs, you can leave a field blank. The expenses included are only BEST basic needs; when you enter your expenses, the Database calculates your total and proportional spending on basic needs only.

Every household's circumstances are unique. Only you can judge whether you are currently spending or saving too little or too much, and whether spending changes are necessary. You can use the BEST budget, however, to consider your expenses in the context of local costs and economic security—and revisit the Database to see how your household budget and BEST indexes change over time. You can also consider whether and how you might increase or decrease your expenses and savings to increase the possibility of long-term security. If your income is below your local BEST income, you might consider the spending levels and career opportunities that will maximize your security in both the short- and long-term.
COMPARE BEST TABLES ACROSS AREAS

Find the BEST Index for a State, County or City
- See a BEST budget for a specific location.
- Compare your monthly expenses to the BEST index for your location and family type.

Compare BEST Indexes across States, Counties or Cities
- See BEST budgets across locations within a state or across the country.

Compare BEST Indexes across Family Types
- See BEST budgets across family types within one location.
COMPARE BEST TABLES ACROSS AREAS

**BEST Result**

**Please Select**
- Full economic security budget
- 1 expense or saving item

**Family Type**
- Number of Workers
  - 2
  - 1
- Number of Children, Ages 0-2
- Number of Children, Ages 3-5
  - 1
  - 2
- Number of Children, Ages 6-12
  - 1
- Number of Children, Ages 13-16
  - 2

**Benefits**
(Employer-sponsored health insurance, retirement plan, access to unemployment insurance)
- Worker(s) with Benefits
- Worker(s) without Benefits
- Both

**Location**
Select up to 5 more
- Virginia, Alexandria city
- District of Columbia
- Mississippi, Copiah County
- Kentucky, Caldwell County
- New Mexico, McKinley County

Questions or Comments? Contact us: info@wowonline.org
### Basic Economic Security Tables

**Workers with Benefits**

<table>
<thead>
<tr>
<th></th>
<th>Virginia Alexandria City</th>
<th>District of Columbia</th>
<th>Mississippi Copiah County</th>
<th>Kentucky Caldwell County</th>
<th>New Mexico McKinley County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing</td>
<td>$2,200</td>
<td>$1,554</td>
<td>$696</td>
<td>$522</td>
<td>$679</td>
</tr>
<tr>
<td>Utilities</td>
<td>$246</td>
<td>$309</td>
<td>$260</td>
<td>$206</td>
<td>$308</td>
</tr>
<tr>
<td>Food</td>
<td>$1,225</td>
<td>$1,360</td>
<td>$1,128</td>
<td>$1,004</td>
<td>$1,004</td>
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<tr>
<td>Transportation</td>
<td>$655</td>
<td>$420</td>
<td>$1,275</td>
<td>$1,043</td>
<td>$932</td>
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<tr>
<td>Child Care</td>
<td>$2,971</td>
<td>$3,438</td>
<td>$1,040</td>
<td>$1,160</td>
<td>$1,468</td>
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<td>Personal &amp; Household Items</td>
<td>$991</td>
<td>$870</td>
<td>$559</td>
<td>$491</td>
<td>$551</td>
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<td>Health Care</td>
<td>$620</td>
<td>$618</td>
<td>$617</td>
<td>$570</td>
<td>$691</td>
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<tr>
<td>Emergency Savings</td>
<td>$465</td>
<td>$473</td>
<td>$213</td>
<td>$159</td>
<td>$100</td>
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<tr>
<td>Retirement Savings</td>
<td>$3264</td>
<td>$102</td>
<td>$391</td>
<td>$324</td>
<td>$21</td>
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<td>Taxes</td>
<td>$2,708</td>
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<td>$985</td>
<td>$1,121</td>
<td>$1,044</td>
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<td>-564</td>
<td>-639</td>
<td>-517</td>
<td>-613</td>
<td>-564</td>
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<tr>
<td>Monthly Total (per Worker)</td>
<td>$5,831</td>
<td>$5,874</td>
<td>$3,160</td>
<td>$2,888</td>
<td>$3,136</td>
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<tr>
<td>Annual Total</td>
<td>$139,932</td>
<td>$140,964</td>
<td>$76,056</td>
<td>$69,312</td>
<td>$76,264</td>
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<td>Hourly Wage (per Worker)</td>
<td>$33.13</td>
<td>$33.38</td>
<td>$18.01</td>
<td>$16.41</td>
<td>$17.82</td>
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<tr>
<td>Additional Asset Building Savings</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Children's Higher Education</td>
<td>$284</td>
<td>$268</td>
<td>$119</td>
<td>$250</td>
<td>$97</td>
</tr>
<tr>
<td>Homeownership</td>
<td>$1,276</td>
<td>$1,479</td>
<td>$151</td>
<td>$180</td>
<td>$78</td>
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</tbody>
</table>
COMPARE BEST TABLES ACROSS FAMILY TYPES
COMPARE BEST TABLES ACROSS FAMILY TYPES

**Economic Security Database**

**BEST Result**

Please Select
- Full economic security budget
- 1 expense or saving item

**Family Type**
Select up to 8.

**Family 1**
- Number of Workers: 2
- Number of Children, Ages 0-2: 2
- Number of Children, Ages 3-5: 0
- Number of Children, Ages 6-12: 0
- Number of Children, Ages 13-18: 0

**Benefits**
(Employer-sponsored health insurance, retirement plan, access to unemployment insurance)
- Worker(s) with Benefits
- Worker(s) without Benefits
- Both

**Location**
Select a location.

Select State

Where is my jurisdiction?
## Best Result

**Please Select**
- [ ] Full economic security budget
- [x] 1 expense or saving item
  - Transportation

**Family Type**
Select up to 8.

### Family 1
- Number of Workers: 2
- Number of Children, Ages 0-2: 1
- Number of Children, Ages 3.5: 1
- Number of Children, Ages 6-12: 0
- Number of Children, Ages 13-18: 0

### Family 2
- Number of Workers: 1
- Number of Children, Ages 0-2: 0
- Number of Children, Ages 3.5: 1
- Number of Children, Ages 6-12: 0
- Number of Children, Ages 13-18: 0

### Family 3
- Number of Workers: 2
- Number of Children, Ages 0-2: 0
- Number of Children, Ages 3.5: 2
- Number of Children, Ages 6-12: 1
- Number of Children, Ages 13-18: 1

**Benefits**
- [ ] Worker(s) with Benefits
- [ ] Worker(s) without Benefits
- [ ] Both

**Location**
Select a location.

Select State: [Select]  Select: [Select] Where is my jurisdiction?
ELDER INDEX

Elder Index

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Choose Elder Index ➤
### Elder Index Result

**Location**
- Michigan
- Select Jurisdiction

**Elder Index Result**

<table>
<thead>
<tr>
<th>Michigan, Alpena County</th>
<th>Owner w/o Mortgage</th>
<th>Renter, one bedroom</th>
<th>Owner w/o Mortgage</th>
<th>Owner w/o Mortgage</th>
<th>Owner w/o Mortgage</th>
<th>Owner w/o Mortgage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expenses/Monthly and Yearly Totals</td>
<td>Single Elder</td>
<td>Elder Couple</td>
<td>Single Elder</td>
<td>Elder Couple</td>
<td>Single Elder</td>
<td>Elder Couple</td>
</tr>
<tr>
<td>Housing (Inc. utilities, taxes &amp; insurance)</td>
<td>$437</td>
<td>$1,085</td>
<td>$684</td>
<td>$1,085</td>
<td>$684</td>
<td>$1,085</td>
</tr>
<tr>
<td>Food</td>
<td>$284</td>
<td>$284</td>
<td>$284</td>
<td>$284</td>
<td>$284</td>
<td>$284</td>
</tr>
<tr>
<td>Transportation</td>
<td>$237</td>
<td>$237</td>
<td>$237</td>
<td>$237</td>
<td>$237</td>
<td>$237</td>
</tr>
<tr>
<td>Health Care (Good)</td>
<td>$315</td>
<td>$315</td>
<td>$315</td>
<td>$315</td>
<td>$315</td>
<td>$315</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$245</td>
<td>$245</td>
<td>$245</td>
<td>$245</td>
<td>$245</td>
<td>$245</td>
</tr>
<tr>
<td>Index Per Month</td>
<td>$1,468</td>
<td>$1,715</td>
<td>$2,116</td>
<td>$2,298</td>
<td>$2,545</td>
<td>$2,946</td>
</tr>
<tr>
<td>Index Per Year</td>
<td>$17,616</td>
<td>$20,580</td>
<td>$25,392</td>
<td>$27,576</td>
<td>$30,540</td>
<td>$35,352</td>
</tr>
</tbody>
</table>
COMPARE ELDER INDEXES

Elder Initiative

Find the Elder Index for a State, County or City
- See an Elder Index budget for a specific location.

Find the Elder Index for a State, County or City
- See Elder index budgets across locations within a state or across the country.

Find

Compare
COMPARE ELDER INDEXES

Elder Index Result

- **Household**
  - Single Elder
  - Elder Couple
  - Single Elder and Elder Couple

- **Housing Status**
  - Renter
  - Homeowner with a Mortgage
  - Homeowner without a Mortgage

- **Health Status**
  - Excellent
  - Good
  - Poor

- **Location**
  - Select up to 10.
  - Select State
  - Select State
  - Michigan
  - Washington
  - West Virginia
## Elder Index Result

<table>
<thead>
<tr>
<th>Expenses/Monthly and Yearly Totals</th>
<th>California, Statewide Average (Single Elder, Renter, one bedroom)</th>
<th>Idaho, Adams County (Single Elder, Renter, one bedroom)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing (inc. utilities, taxes &amp; insurance)</td>
<td>$800</td>
<td>$507</td>
</tr>
<tr>
<td>Food</td>
<td>$260</td>
<td>$243</td>
</tr>
<tr>
<td>Transportation</td>
<td>$237</td>
<td>$262</td>
</tr>
<tr>
<td>Health Care (Good)</td>
<td>$339</td>
<td>$416</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$250</td>
<td>$239</td>
</tr>
<tr>
<td>Index Per Month</td>
<td>$1,886</td>
<td>$1,667</td>
</tr>
<tr>
<td>Index Per Year</td>
<td>$22,632</td>
<td>$20,004</td>
</tr>
</tbody>
</table>
FORGING POLICY AND PROGRAM CHANGE

- Capacity Building
- Direct Service
- Policy
- Outreach
- Advocacy
- Research
ENHANCING AGING SERVICES

Denise Grossman, Jefferson County Elderly Benefit Specialist

“About 23% of my clients live below the federal poverty level. It takes patience and creativity to look at the remaining 77% of my caseload and strategize with them about making their budget stretch to cover the basic essentials. It may mean advising someone to sell his or her home of 45 years in order to move into a subsidized apartment.”

“The Elder Index gives us something tangible to explain to our clients. It helps us illustrate to the client that it’s not their fault.”
EVALUATING SERVICES AND CLOSING THE GAP

Paul Downey, Senior Community Centers of San Diego

The older San Diego residents served by Senior Community Centers do not earn enough to meet their basic needs. With housing and food assistance, however, their situation improves dramatically.

<table>
<thead>
<tr>
<th>Example of Program Impact</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2008 Annual Elder Index for San Diego, CA</td>
<td>$22,822</td>
</tr>
<tr>
<td>Potiker Family Senior Residence average rent = $500 a month</td>
<td>-$6,000</td>
</tr>
<tr>
<td>Older Americans Act meals (2x/day)</td>
<td>-$1,700</td>
</tr>
<tr>
<td>Elder’s expenses after assistance</td>
<td>$15,000</td>
</tr>
<tr>
<td><strong>Total Annual Benefit for Elder</strong></td>
<td><strong>$7,700</strong></td>
</tr>
<tr>
<td>34% of elder’s basic costs are covered</td>
<td></td>
</tr>
</tbody>
</table>
BEST IN ACTION

- Career Counseling
  - Mississippi
- Case Management
  - Washington, DC
- Innovations in the Workforce
  - Seattle-King County
- Defending Critical Programs
Economic Security Database
www.basiceconomicsecurity.org

WOW Website for more info and How-To Guide
http://www.wowonline.org/basiceconomicsecurity.asp
QUESTIONS OR COMMENTS

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