

The information for the counties in our Planning and Service Area below was taken from the Elder Index.

The Elder Index was developed by the Gerontology Institute at the University of Massachusetts Boston with Wider Opportunities for Women (WOW), and is currently maintained through a partnership between the Gerontology Institute and NCOA. The Elder Index 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, and health status. It includes the cost of:

- Housing
- Health care
- Transportation
- Food
- Miscellaneous essentials

The Elder Index measures how much income a retired older adult requires to meet his or her basic needs—without public or private assistance. The Elder Index measures basic expenses for elders age 65+ living in the community, not in institutions.

We have also included a comparison of the Index Per Year to the Federal Poverty level at the end of each table.

## Elder Index - 2019

Expenses/Monthly and Yearly Totals	Florida, Indian River County					
	Single Elder			Elder Couple		
	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage
Housing	\$802	\$1,282	\$535	\$802	\$1,282	\$535
Food	\$257	\$257	\$257	\$471	\$471	\$471
Transportation	\$307	\$307	\$307	\$472	\$472	\$472
Miscellaneous	\$292	\$292	\$292	\$440	\$440	\$440
Health Care (Poor)	\$568	\$568	\$568	\$1,136	\$1,136	\$1,136
Health Care (Good)	\$361	\$361	\$361	\$722	\$722	\$722
Health Care (Excellent)	\$270	\$270	\$270	\$540	\$540	\$540
Index Per Month (Poor Health)	\$2,226	\$2,706	\$1,959	\$3,321	\$3,801	\$3,054
Index Per Month (Good Health)	\$2,019	\$2,499	\$1,752	\$2,907	\$3,387	\$2,640
Index Per Month (Excellent Health)	\$1,928	\$2,408	\$1,661	\$2,725	\$3,205	\$2,458
Index Per Year (Poor Health)	\$26,712	\$32,472	\$23,508	\$39,852	\$45,612	\$36,648
Index Per Year (Good Health)	\$24,228	\$29,988	\$21,024	\$34,884	\$40,644	\$31,680
Index Per Year (Excellent Health)	\$23,136	\$28,896	\$19,932	\$32,700	\$38,460	\$29,496
% of National Average (Poor Health)	97%	95%	101%	98%	96%	101%
% of National Average (Good Health)	95%	94%	100%	96%	95%	100%
% of National Average (Excellent Health)	95%	93%	100%	96%	94%	99%
% of HHS Poverty Level (Poor Health)	214%	260%	188%	236%	270%	217%
% of HHS Poverty Level (Good Health)	194%	240%	168%	206%	240%	187%
% of HHS Poverty Level (Excellent Health)	185%	231%	160%	193%	227%	174%

Source: Elder Index. (2019). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Retrieved from ElderIndex.org

\*Percentage of HHS Poverty Level was calculated by Area Agency on Aging of Palm Beach/Treasure Coast, Inc. using the 2019 Federal Poverty Level and the Index Per Year

## Elder Index - 2019

Expenses/Monthly and Yearly Totals	Florida, Martin County					
	Single Elder			Elder Couple		
	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage
Housing	\$873	\$1,528	\$586	\$873	\$1,528	\$586
Food	\$257	\$257	\$257	\$471	\$471	\$471
Transportation	\$227	\$227	\$227	\$349	\$349	\$349
Miscellaneous	\$283	\$283	\$283	\$420	\$420	\$420
Health Care (Poor)	\$578	\$548	\$548	\$1,096	\$1,096	\$1,096
Health Care (Good)	\$346	\$346	\$346	\$692	\$692	\$692
Health Care (Excellent)	\$260	\$260	\$260	\$520	\$520	\$520
Index Per Month (Poor Health)	\$2,188	\$2,833	\$1,901	\$3,209	\$3,854	\$2,922
Index Per Month (Good Health)	\$1,986	\$2,631	\$1,699	\$2,805	\$3,450	\$2,518
Index Per Month (Excellent Health)	\$1,900	\$2,545	\$1,613	\$2,633	\$3,278	\$2,346
Index Per Year (Poor Health)	\$26,256	\$33,996	\$22,812	\$38,508	\$46,248	\$35,064
Index Per Year (Good Health)	\$23,832	\$31,572	\$20,388	\$33,660	\$41,400	\$30,216
Index Per Year (Excellent Health)	\$22,800	\$30,540	\$19,356	\$31,596	\$39,336	\$28,152
% of National Average (Poor Health)	95%	99%	98%	95%	98%	97%
% of National Average (Good Health)	94%	98%	97%	93%	97%	95%
% of National Average (Excellent Health)	94%	98%	97%	93%	97%	95%
% of HHS Poverty Level (Poor Health)	210%	272%	183%	228%	273%	207%
% of HHS Poverty Level (Good Health)	191%	253%	163%	199%	245%	179%
% of HHS Poverty Level (Excellent Health)	183%	245%	155%	187%	233%	166%

Source: Elder Index. (2019). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Retrieved from ElderIndex.org

\*Percentage of HHS Poverty Level was calculated by Area Agency on Aging of Palm Beach/Treasure Coast, Inc. using the 2019 Federal Poverty Level and the Index Per Year

## Elder Index - 2019

Expenses/Monthly and Yearly Totals	Florida, Okeechobee County					
	Single Elder			Elder Couple		
	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage
Housing	\$655	\$1,058	\$319	\$655	\$1,058	\$319
Food	\$257	\$257	\$257	\$471	\$471	\$471
Transportation	\$274	\$274	\$274	\$422	\$422	\$422
Miscellaneous	\$239	\$239	\$239	\$381	\$381	\$381
Health Care (Poor)	\$548	\$548	\$548	\$1,096	\$1,096	\$1,096
Health Care (Good)	\$346	\$346	\$346	\$692	\$692	\$692
Health Care (Excellent)	\$260	\$260	\$260	\$520	\$520	\$520
Index Per Month (Poor Health)	\$1,973	\$2,376	\$1,637	\$3,025	\$3,428	\$2,689
Index Per Month (Good Health)	\$1,771	\$2,174	\$1,435	\$2,621	\$3,024	\$2,285
Index Per Month (Excellent Health)	\$1,685	\$2,088	\$1,349	\$2,449	\$2,852	\$2,113
Index Per Year (Poor Health)	\$23,676	\$28,512	\$19,644	\$36,300	\$41,136	\$32,268
Index Per Year (Good Health)	\$21,252	\$26,088	\$17,220	\$31,452	\$36,288	\$27,420
Index Per Year (Excellent Health)	\$20,220	\$25,056	\$16,188	\$29,388	\$34,224	\$25,356
% of National Average (Poor Health)	86%	83%	85%	89%	87%	89%
% of National Average (Good Health)	84%	81%	82%	87%	85%	86%
% of National Average (Excellent Health)	83%	81%	81%	86%	84%	85%
% of HHS Poverty Level (Poor Health)	190%	228%	157%	215%	243%	191%
% of HHS Poverty Level (Good Health)	170%	209%	138%	186%	215%	162%
% of HHS Poverty Level (Excellent Health)	162%	201%	130%	174%	202%	150%

Source: Elder Index. (2019). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Retrieved from ElderIndex.org

\*Percentage of HHS Poverty Level was calculated by Area Agency on Aging of Palm Beach/Treasure Coast, Inc. using the 2019 Federal Poverty Level and the Index Per Year

Elder Index - 2019

Expenses/Monthly and Yearly Totals	Florida, Palm Beach County					
	Single Elder			Elder Couple		
	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage
Housing	\$1,145	\$1,568	\$671	\$1,145	\$1,568	\$671
Food	\$257	\$257	\$257	\$471	\$471	\$471
Transportation	\$240	\$240	\$240	\$369	\$369	\$369
Miscellaneous	\$300	\$300	\$300	\$435	\$435	\$435
Health Care (Poor)	\$523	\$523	\$523	\$1,046	\$1,046	\$1,046
Health Care (Good)	\$331	\$331	\$331	\$662	\$662	\$662
Health Care (Excellent)	\$254	\$254	\$254	\$508	\$508	\$508
Index Per Month (Poor Health)	\$2,465	\$2,888	\$1,991	\$3,466	\$3,889	\$2,992
Index Per Month (Good Health)	\$2,273	\$2,696	\$1,799	\$3,082	\$3,505	\$2,608
Index Per Month (Excellent Health)	\$2,196	\$2,619	\$1,722	\$2,928	\$3,351	\$2,454
Index Per Year (Poor Health)	\$29,580	\$34,656	\$23,892	\$41,592	\$46,668	\$35,904
Index Per Year (Good Health)	\$27,276	\$32,352	\$21,588	\$36,984	\$42,060	\$31,296
Index Per Year (Excellent Health)	\$26,352	\$31,428	\$20,664	\$35,136	\$40,212	\$29,448
% of National Average (Poor Health)	107%	101%	103%	102%	99%	99%
% of National Average (Good Health)	107%	101%	103%	102%	98%	98%
% of National Average (Excellent Health)	108%	101%	104%	103%	99%	99%
% of HHS Poverty Level (Poor Health)	237%	277%	191%	246%	276%	212%
% of HHS Poverty Level (Good Health)	218%	259%	173%	219%	249%	185%
% of HHS Poverty Level (Excellent Health)	211%	252%	165%	208%	238%	174%

Source: Elder Index. (2019). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Retrieved from ElderIndex.org

\*Percentage of HHS Poverty Level was calculated by Area Agency on Aging of Palm Beach/Treasure Coast, Inc. using the 2019 Federal Poverty Level and the Index Per Year

## Elder Index - 2019

Expenses/Monthly and Yearly Totals	Florida, St. Lucie County					
	Single Elder			Elder Couple		
	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage
Housing	\$873	\$1,326	\$507	\$873	\$1,326	\$507
Food	\$257	\$257	\$257	\$471	\$471	\$471
Transportation	\$227	\$227	\$227	\$349	\$349	\$349
Miscellaneous	\$265	\$265	\$265	\$399	\$399	\$399
Health Care (Poor)	\$533	\$533	\$533	\$1,066	\$1,066	\$1,066
Health Care (Good)	\$333	\$333	\$333	\$666	\$666	\$666
Health Care (Excellent)	\$249	\$249	\$249	\$498	\$498	\$498
Index Per Month (Poor Health)	\$2,155	\$2,608	\$1,789	\$3,158	\$3,611	\$2,792
Index Per Month (Good Health)	\$1,955	\$2,408	\$1,589	\$2,758	\$3,211	\$2,392
Index Per Month (Excellent Health)	\$1,871	\$2,324	\$1,505	\$2,590	\$3,043	\$2,224
Index Per Year (Poor Health)	\$25,860	\$31,296	\$21,468	\$37,896	\$43,332	\$33,504
Index Per Year (Good Health)	\$23,460	\$28,896	\$19,068	\$33,096	\$38,532	\$28,704
Index Per Year (Excellent Health)	\$22,452	\$27,888	\$18,060	\$31,080	\$36,516	\$26,688
% of National Average (Poor Health)	94%	91%	92%	93%	92%	92%
% of National Average (Good Health)	92%	90%	91%	91%	90%	90%
% of National Average (Excellent Health)	92%	90%	90%	91%	90%	90%
% of HHS Poverty Level (Poor Health)	207%	251%	172%	224%	256%	198%
% of HHS Poverty Level (Good Health)	188%	231%	153%	196%	228%	170%
% of HHS Poverty Level (Excellent Health)	180%	223%	145%	184%	216%	158%

Source: Elder Index. (2019). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Retrieved from ElderIndex.org

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