

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 Month to the Federal Poverty level at the end of each table.

NATIONAL COUNCIL ON AGING
ELDER INDEX - 2016

	Florida, Indian River County					
	Single Elder			Elder Couple		
Expenses/Monthly and Yearly Totals	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)	\$508	\$716	\$1,305	\$508	\$716	\$1,305
Food	\$256	\$256	\$256	\$470	\$470	\$470
Transportation	\$240	\$240	\$240	\$372	\$372	\$372
Health Care (Good)	\$346	\$346	\$346	\$692	\$692	\$692
Miscellaneous	\$270	\$270	\$270	\$408	\$408	\$408
Index Per Month	\$1,620	\$1,828	\$2,417	\$2,450	\$2,658	\$3,247
Index Per Year	\$19,440	\$21,936	\$29,004	\$29,400	\$31,896	\$38,964

% of HHS poverty level	165%	186%	246%	184%	200%	245%
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	Florida, Martin County					
	Single Elder			Elder Couple		
Expenses/Monthly and Yearly Totals	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)	\$537	\$790	\$1,510	\$537	\$790	\$1,510
Food	\$256	\$256	\$256	\$470	\$470	\$470
Transportation	\$246	\$246	\$246	\$380	\$380	\$380

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Health Care (Good)	\$372	\$372	\$372	\$744	\$744	\$744
Miscellaneous	\$282	\$282	\$282	\$426	\$426	\$426
Index Per Month	\$1,693	\$1,946	\$2,666	\$2,557	\$2,810	\$3,530
Index Per Year	\$20,316	\$23,352	\$31,992	\$30,684	\$33,720	\$42,360

% of HHS poverty level	173%	198%	272%	193%	212%	266%
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	Florida, Okeechobee County					
	Single Elder			Elder Couple		
Expenses/Monthly and Yearly Totals	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)	\$367	\$604	\$1,006	\$367	\$604	\$1,006
Food	\$256	\$256	\$256	\$470	\$470	\$470
Transportation	\$241	\$241	\$241	\$373	\$373	\$373
Health Care (Good)	\$372	\$372	\$372	\$744	\$744	\$744
Miscellaneous	\$247	\$247	\$247	\$391	\$391	\$391
Index Per Month	\$1,483	\$1,720	\$2,122	\$2,345	\$2,582	\$2,984
Index Per Year	\$17,796	\$20,640	\$25,464	\$28,140	\$30,984	\$35,808

% of HHS poverty level	151%	175%	216%	177%	195%	225%
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	Florida, Palm Beach County					
	Single Elder			Elder Couple		
Expenses/Monthly and Yearly Totals	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)	\$633	\$1,002	\$1,524	\$633	\$1,002	\$1,524
Food	\$256	\$256	\$256	\$470	\$470	\$470
Transportation	\$200	\$200	\$200	\$309	\$309	\$309
Health Care (Good)	\$343	\$343	\$343	\$686	\$686	\$686
Miscellaneous	\$286	\$286	\$286	\$420	\$420	\$420
Index Per Month	\$1,718	\$2,087	\$2,609	\$2,518	\$2,887	\$3,409
Index Per Year	\$20,616	\$25,044	\$31,308	\$30,216	\$34,644	\$40,908

% of HHS poverty level	175%	213%	266%	190%	217%	257%
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	Florida, St. Lucie County					
	Single Elder			Elder Couple		
Expenses/Monthly and Yearly Totals	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)	\$491	\$790	\$1,403	\$491	\$790	\$1,403
Food	\$256	\$256	\$256	\$470	\$470	\$470

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Transportation	\$246	\$246	\$246	\$380	\$380	\$380
Health Care (Good)	\$307	\$307	\$307	\$614	\$614	\$614
Miscellaneous	\$260	\$260	\$260	\$391	\$391	\$391
Index Per Month	\$1,560	\$1,859	\$2,472	\$2,346	\$2,645	\$3,258
Index Per Year	\$18,720	\$22,308	\$29,664	\$28,152	\$31,740	\$39,096

% of HHS poverty level	159%	190%	252%	177%	199%	245%
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¹The Social Security Administration reports that:

- The average monthly benefit paid to a retired worker in 2015 was \$1,342.00 amounting to \$16,104.00 per year.
- Among the elderly beneficiaries, 48% of married couples and 71% of unmarried persons receive 50% or more of the income from Social Security.
- Among the elderly beneficiaries, 21% of married couples and about 43% of unmarried persons rely on Social Security for 90% or more of their income.

The monthly maximum Federal Social Security payment amounts to \$733 for an eligible individual and \$1,100 for an individual with an eligible spouse.

¹ <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>