The State of Older Adults in West Virginia

Economic Security and the Over 65 Population

west virginia Center on Budget & Policy

west virginia PARTNERSHIP FOR ELDER LIVING

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Foreword

In 2010, the West Virginia Long Term Care Partnership, now the West Virginia Partnership for Elder Living (WVPEL), partnered with the West Virginia Center for Budget and Policy (WVCBP) to apply for participation in a national program to determine the financial needs of elders. The result of this program through Wider Opportunities for Women and the University of Massachusetts Boston was the Economic Security Standard™ Index for West Virginia, which shows how much it costs elders to live in each of our 55 counties.

Although the Index was designed to help policymakers, advocates for the aging, and others develop policies and programs to help elders remain in their homes and to promote their economic security, it has not been widely used in West Virginia to date. WVPEL decided to partner again with the WVCBP to build upon the Index to examine the ability of elder West Virginians to meet their economic needs. This report is the result of that inquiry.

It will come as no surprise to most policymakers and advocates for the aging that many elder West Virginians struggle with poverty, illness, and disabilities. Many have little income outside of Social Security and rely on programs like food stamps and Medicare/Medicaid to help them survive. This report shows the extent of these issues and offers data by county. We should no longer be content to say, "we have some elders in this state that need some help," when data show that most elders in West Virginia do not have the resources to exist without help.

West Virginia is currently the second most elderly state in the country, and the percentage of our population over 65 continues to increase. As the Baby Boomer generation ages, the number of elders will grow rapidly. This population is dominated by people who cannot meet the financial requirements for normal living. This report compiled data, which have never before been available in a concise form, to show this stark reality.

No longer do we need to base our state policy on the antiquated federal poverty thresholds. Now we have information about what it costs for elders to live here and what income and support services elders have to meet those needs. We hope that West Virginia's policymakers pay attention to the findings of this report and work to find ways to make our state's elders more economically secure.

Phil Schenk
Director,
Partnership for Elder Living

Executive Summary

West Virginia has the second largest senior population (age 65 and older) in the country, which will continue to grow as baby boomers retire. Today, seniors comprise approximately 16 percent of the state population. By 2035, nearly one in four state residents will be over the age of 65. This demographic shift will have an enormous impact on the state's economy in the coming decades. Policymakers and other stakeholders will need to consider policies and programs to ensure that the state's seniors age gracefully.

This report examines the composition of West Virginia's growing elder population by looking at demographic features, such as age, race, and sex, and also explores how elders make ends meet and what programs currently support them as they age in place. The appendix of the report contains county-level data profiles of elders to shed light on how seniors fare in each of the state's 55 counties. Policy recommendations are presented to help West Virginia build a stronger, more economically secure existence for its seniors, both today and tomorrow.

Key Findings

- Elders are expected to increase from 16 percent of the state's population to nearly one-fourth of the population by 2035, while the number of children and workers supporting seniors will decline by more than nine percent. This demographic change could make it more difficult to fund important programs for seniors.
- Women make up a larger share of the state's senior population than men and are at higher risk of economic insecurity due to lower lifetime retirement assets.
- African Americans are underrepresented in the state's elder population due to lower life expectancies. African Americans on average also have less income and retirement assets than whites.
- Approximately 45 percent of West Virginia elders have a disability, compared to 37 percent nationally. Seniors with a disability are more likely to be poor and economically insecure.
- Health care and housing make up the largest expenses for West Virginia seniors, especially for those that have a mortgage or rent.
- One in three elder West Virginians is in fair or poor health, which translates into higher health care costs.
- While 80 percent of all elderly households in West Virginia own a house, African Americans in the state have lower home ownership rates — 69 percent compared to 84 percent for whites.
- For approximately one in three seniors, Social Security is the sole source of income. Low- and moderate-income seniors rely almost entirely on Social Security for income, receiving only nine to 18 percent of their income from other sources.
- While nearly 30 percent of West Virginia elders rely on Medicaid for health and long-term care costs, very few seniors take advantage of other supports like food stamps or utility assistance.

Introduction

Like the nation as a whole, West Virginia's elder population (over the age of 65) has been growing over the past 20 years and is projected to increase rapidly as baby boomers reach retirement age.[a] In 2010, nearly 300,000 people in West Virginia were over the age of 65.[1] This was approximately 16 percent of the state's population. Currently, West Virginia has the second highest elder population in the country, as a percentage of the total state population, second only to Florida.[2]

West Virginia's Population Projected to Age Rapidly

Over the next 25 years, the number of seniors in West Virginia is projected to grow at a much faster rate than that of children or working-age adults. The most rapidly increasing group is the "oldest old," or those over the age of 85.[3] This demographic group is projected to increase by approximately 90 percent between 2010 and 2035.[4] In contrast, the number of children and working-age adults in West Virginia is projected to decline more than nine percent.

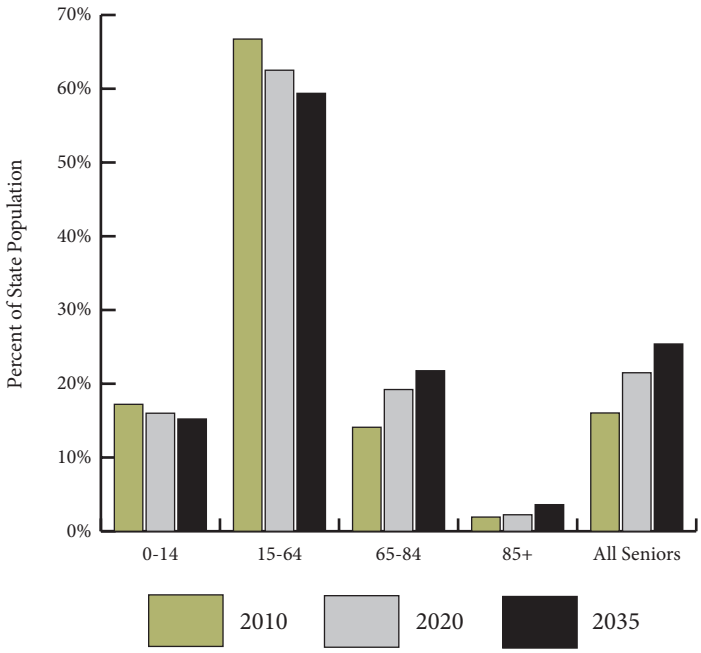
By 2035, the senior population in West Virginia is expected to grow by at least 150,000, comprising roughly one-quarter of the state's population (**Figure 1**).[5] The working-age population (15-64) is projected to comprise less than 60 percent of state residents by 2035, which could reduce the number of workers supporting seniors in the state. This demographic change could lower West Virginia's labor force participation rate – the share of residents over 16 years old that are working or seeking work – from 54.3 percent in 2010 to 49.1 percent by 2035.[6] The state already has the lowest labor participation rate in the country and is in danger of slipping even farther behind.

Aging and State Budget Constraints

These demographic trends have enormous consequences for programs that serve seniors, like Medicare, Medicaid, the Supplemental Nutrition Assistance Program (SNAP), and other programs that help seniors meet their basic needs. As the number of seniors grows, so will the demand for these services. In turn, these programs will require more funding from state and federal budgets.

FIGURE 1

Senior Population Growing While Youth and Working-Age Shrinking



Source: Unk Christiadi, "West Virginia Population Projection by Age-Group and Sex" (Morgantown, WV: Bureau of Business and Economic Research, West Virginia University, August 2011).

In West Virginia, the projected decline of working-age adults coupled with an increase in seniors could greatly impact the state's ability to pay for services like Medicaid. West Virginia's tax base will become more reliant on transfer income like Social Security and less reliant on wage income. This will cause a decline in income and sales tax revenue, which currently makes up about two-thirds of West Virginia's base budget revenue.[7]

[a] Although several programs for seniors in West Virginia are available to those under 65 (e.g., programs under the Older Americans Act), this report defines seniors as those 65 years of age or older. This definition was chosen because it aligns with the Elder Index, which examines costs for those 65 and older.

Aging and Economic Insecurity

Poverty Thresholds

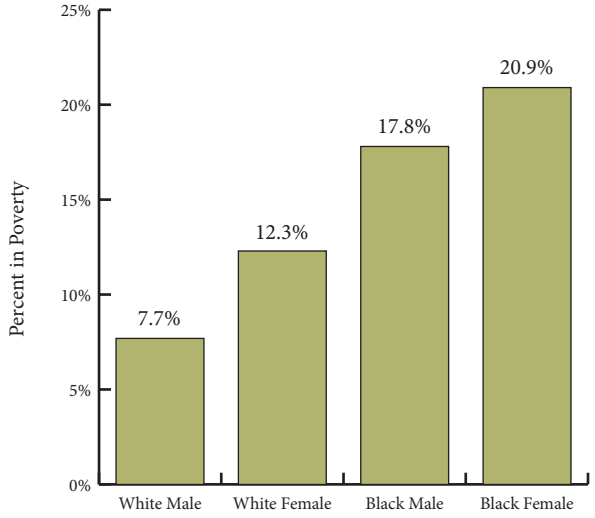
As seniors age, they face economic insecurity. Since 1965, the U.S. government has measured economic security using the federal poverty thresholds.[8] The thresholds are calculated for different family sizes and compositions by multiplying the cost of food under the Department of Agriculture's "thrifty food plan" by three. They were designed to show the minimum income a family needed to maintain a very basic standard of living.

The poverty thresholds shed some light on which groups are more disadvantaged than others. For example, elderly women are more likely to be poor than men. Women head an estimated 65.9 percent of elder households below the poverty threshold in West Virginia.[9] This is unsurprising, because women tend to have lower wages during their earning years and spend less time in the workforce, which leads to lower lifetime earnings, Social Security benefits, and retirement savings.[10]

The poverty thresholds also show that African American seniors experience poverty at a higher rate than whites. African Americans in West Virginia have a poverty rate nearly twice that of whites – 19.8 percent versus 10.3 percent.[11] African American women have the highest percent of people in poverty of any race or gender over age 65 (**Figure 2**). Nearly one in five African American females is poor, compared with one in thirteen white males.[12]

FIGURE 2

African Americans Have Higher Poverty than Whites



Source: U.S. Census Bureau, 2006-2010 American Community 5-Year Estimates, Tables B17001A and B17001B.

The threshold measurement has come under fire in recent years, as researchers and others point out that the measure ignores regional variations in the cost of living and fails to account for the fact that housing and health care now comprise a greater percentage of a family's income than food does. In West Virginia, families need almost twice the poverty-level income to make ends meet.[13] In addition, it is insufficient to say that a household is poor and economically insecure if its income falls below the threshold and not poor if its income is even a dollar larger than the threshold. Although these thresholds can provide some insight into how particular groups of people are faring, they only tell part of the story of economic insecurity.

Elder Economic Security Standard Index

In recent years, alternative measures have been created to better address the issue of economic insecurity. These include the Elder Economic Security Standard™ Index, which was first released in 2010 as a joint project of Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston. According to the Elder Index, economic security means that an elder has sufficient income to cover basic living expenses without needing public support (food assistance, energy assistance, subsidized housing, or property tax help). The Elder Index provides a picture of what it takes for elders to get by in West Virginia and shows how living expenses change with life circumstances like the need for long-term care services or the death of a spouse.

It is important to note that the Elder Index assumes that seniors are retired, 65 and older, and living independently of other family members.[14] The Index also assumes that seniors live in the community, not in nursing homes or assisted living facilities.

Meeting the basic costs of housing, food, transportation, health care, and personal needs in West Virginia requires an annual income between $16,716 and $33,252.[15] This is lower than the U.S. average, which falls between $19,104 and $39,204.[16] The amount varies depending on household size/marital status and whether the individual or couple owns a home or rents. The Elder Index also assumes that the person or couple is in good health; therefore, a person or couple with health problems will need more income to meet basic needs.

A comparison of the Elder Index to the federal poverty thresholds demonstrates that elderly individuals and couples cannot cover all of their basic necessities on poverty level income (**Figure 3**). For example, the Elder Index for a single homeowner without a mortgage is one and a half times the poverty threshold, while the Indices for all couples are more than twice the poverty threshold.

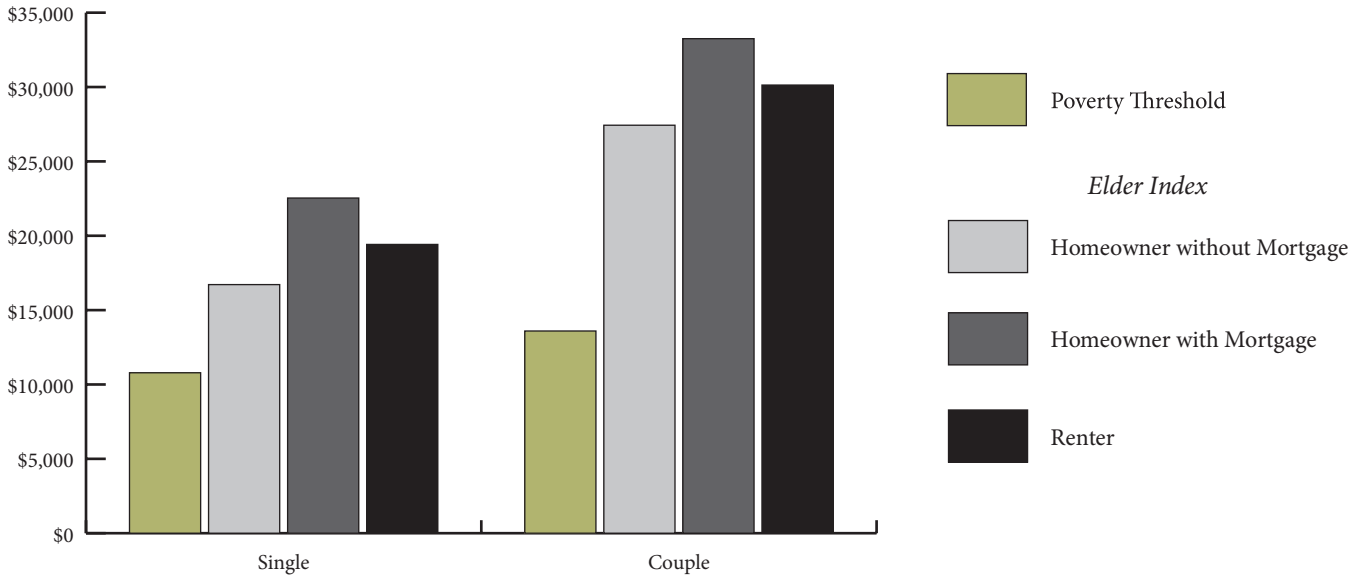
If economic security is measured solely by whether or not one is poor, it risks excluding many elderly who do not have sufficient income to make ends meet. The Elder Index provides practitioners, advocates, and policymakers with a better picture of the situation facing West Virginia's elders today.

Outline of the Report

Before policies and programs can be developed to address the economic insecurity and needs of the state's growing elder population, it is important to understand the current landscape of being a senior in West Virginia. **Section One** of this report paints a picture of who is elderly in West Virginia. The body of the report contains state-level data, while Appendix A includes county-level data. **Section Two** and **Section Three** use the 2012 Elder Economic Security Standard™ Index for West Virginia as a framework for examining the expenses faced by the state's senior population and the sources of income and support they currently use. Finally, **Section Four** recommends actions that the state can take to improve the lives of its elderly population.

FIGURE 3

Elders' Basic Necessities Are Higher Than Poverty Income



Source: Wider Opportunities for Women, "Elder Economic Security Standard™ Index: 2012," accessed at http://www.basiceconomicsecurity.org/EI/. Poverty thresholds by size of family accessed at http://www.census.gov/hhes/www/poverty/data/threshld/index.html.

Section One

Who Are West Virginia's Elders?

In order to determine what policies and programs to implement to help seniors become more economically secure, it is important to know who exactly falls into the category of being an elder in West Virginia. By examining sex, race, and disability status of the state's elders, it may be possible to tailor solutions to the needs of particular groups. Understanding who is elderly in West Virginia also casts light on why many seniors in the state likely face economic insecurity.

Elderly Women are in the Majority

When both sexes are taken together, more than half of the elder population in West Virginia falls between the ages of 65 and 74, while those over 85 make up 12 percent of the elder population (**Table 1**). However, a closer look shows that women are the majority in each of the age groups, outnumbering men 2:1 in the oldest old category (those over 85).

Since women in the United States have a longer life expectancy than men, it is unsurprising that there are more women than men in all of the elderly age groups in West Virginia.[17] These percentages track closely with the U.S. averages.[18]

Elderly women are at higher risk of economic insecurity than men, especially single women.[19] Women not only earn less than men during their working years and are more likely to be part-time workers, but they also frequently take time off from the workplace to raise children or care for elderly parents.[20] As a result, they have lower lifetime earnings than men, which lead to lower Social Security benefits in retirement.[21] In 2010, men over age 65 in West Virginia had an average Social Security benefit of $15,741 a year, while women had only $11,580.[22] In addition, elderly women receive less income from pensions and assets than their male counterparts.[23] In 2008, less than one in three women over 65 had any pension income, and those who did only received 62 percent of what a man would.[24]

TABLE 1

Women Outnumber Men in Every Elderly Age Group

Age Group	Male	Percent of Males in Age Group	Female	Percent of Females in Age Group	Total	Percent
65-74	77,896	48%	85,624	52%	163,520	55%
75-84	40,354	41%	57,609	59%	97,963	33%
85+	11,416	32%	24,505	68%	35,921	12%
Total	129,666	44%	167,738	56%	297,404	

Source: U.S. Census Bureau, 2010 Decennial Census, "Table QT-P1: Age Groups and Sex."

Whites Are Disproportionately Large Percent of Elderly Population

Whites make up approximately 94 percent of West Virginia's total population, but comprise nearly 97 percent of the elderly population (**Table 2**). Since African Americans have a shorter average life expectancy than whites (national average of 75.1 years versus 79.0 years), this is unsurprising.[25] African American women fare better than their male counterparts, but still not as well as white women.

Not only do African Americans have shorter life expectancies, but they also enter retirement with less income and fewer assets. African Americans have lower wages and lower lifetime earnings than whites.[26] They are also less likely to have an employer-based pension or home equity.[27]

In addition, the racial wealth gap remains very large between African Americans and whites. In 2009, the median wealth of white households in the United States was $113,149, while the median wealth of African American households was only $5,677.[28] As a result, African Americans face high rates of economic insecurity during their senior years.

Nearly Half of West Virginia's Elders Have a Disability

Many elderly cope with a disability, which can range from a serious vision difficulty to an inability to move around without assistance. The presence of a disability may impact the quality of life and increase living expenses. Seniors with a disability also are large consumers of publicly funded programs, which in turn make up a large portion of state and federal budgets.

In West Virginia, approximately 45 percent of individuals over the age of 65 reports having at least one form of disability, compared with 37 percent in the United States as a whole (**Table 3**).[29] Disability rates are much higher among those 75 and older, compared with those 65 to 74. In all cases, West Virginia still has higher rates than the United States. African Americans in West Virginia also have slightly higher disability rates than whites: 47.1 percent versus 44.6 percent.[30]

Having a disability also makes an elder more likely to be economically insecure. Of those West Virginia elders reporting a disability, 13.5 percent were in poverty. Only 8.0 percent of those without a disability were in poverty.[31] These figures correspond closely to U.S. percentages.[32] Keeping in mind that the official poverty threshold falls well below the Elder Index measurement of economic security, these numbers likely understate the true extent of economic insecurity among those with disabilities.

TABLE 2

African Americans Underrepresented in Elderly Population

Race	Percent of Male Elderly Population	Percent of Female Elderly Population	Percent of Total Elderly Population	Percent of Total Population
African American	2.0%	2.3%	2.2%	3.4%
White	96.8%	96.5%	96.7%	93.9%
Other	1.2%	1.1%	1.1%	2.7%

Source: U.S. Census Bureau, 2010 Decennial Census, "Tables P12A, P12B, QT-PL." *Note*: Totals may not add to 100% due to rounding.

TABLE 3

West Virginia Has Higher Rates of Disabilities than the U.S.

Disability	Percent of All WV Elderly	Percent of All U.S. Elderly	Percent of WV Elderly 65 - 74	Percent of WV Elderly 75+	Percent of U.S. Elderly 65 - 74	Percent of U.S. Elderly 75+
Deaf/serious hearing difficulty	19.6%	15.4%	13.0%	28.0%	9.2%	22.8%
Blind/serious vision difficulty	9.6%	7.1%	6.4%	13.6%	4.3%	10.6%
Difficulty concentrating, remembering, or making decisions	11.4%	9.5%	7.0%	16.8%	5.5%	14.4%
Difficulty walking/climbing stairs	30.0%	24.3%	23.0%	38.9%	16.4%	33.5%
Difficulty dressing/bathing	10.8%	8.8%	6.4%	16.4%	4.7%	13.8%
Difficulty doing errands alone	19.3%	16.4%	11.4%	29.2%	8.3%	26.2%
Any difficulty/disability	44.6%	37.2%	34.7%	57.1%	26.0%	50.8%

Source: U.S. Census Bureau, 2008-2010 American Community Survey 3-Year Estimates, "Tables B18101-B18107, C18101-C18107."

Section Two

What Costs Do West Virginia's Elderly Face?

According to the Elder Index, health care and housing make up the largest expenses for West Virginia seniors, especially for those who have a mortgage or rent a home (**Table 4**). Depending on their particular circumstances, some elders also face large expenses for food and transportation.

TABLE 4

Basic Living Expenses for Elders in West Virginia

	Elder Individual			Elder Couple		
	Owner without Mortgage	Renter (1 Bedroom)	Owner with Mortgage	Owner without Mortgage	Renter (1 Bedroom)	Owner with Mortgage
Housing (including utilities, taxes & insurance)	$260	$485	$745	$260	$485	$745
Food	$243	$243	$243	$446	$446	$446
Transportation	$257	$257	$257	$397	$397	$397
Health Care (if in good health)	$401	$401	$401	$802	$802	$802
Miscellaneous	$232	$232	$232	$381	$381	$381
Index Per Month	**$1,393**	**$1,618**	**$1,878**	**$2,286**	**$2,511**	**$2,771**
Index Per Year	**$16,716**	**$19,416**	**$22,536**	**$27,432**	**$30,132**	**$33,252**

Source: Elder Index, 2012 update. *Note*: See Appendix B for detailed information on how each component of the Index was calculated.

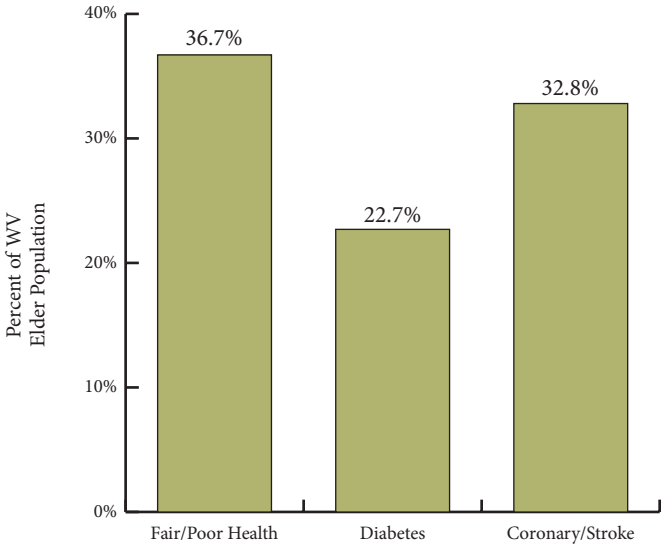
Health Care Is One of the Largest Expenses

For West Virginia seniors who own their own homes without a mortgage, health care is typically the single largest expense, even with Medicare and supplemental policies.[33] Although housing surpasses health care as an annual expense for renters and homeowners with a mortgage, health care still costs West Virginia elders approximately $4,000 to $6,000 a year depending upon their health status.[34] Long-term care services to help elders remain in their homes can add an additional cost of $6,000 to $32,000 a year depending on the type of care needed.[35]

West Virginia ranks poorly in health compared to other states. The state has the second highest rate of cancer (220 per 100,000), the highest rate of hypertension, and the highest rate of adult smokers in the country.[36] West Virginia also has one of the highest rates of both obesity and diabetes, and these rates have increased over the past decade.[37] The state has the second lowest life expectancy at 75.2 years, nearly three years lower than the national average.[38] Although these outcomes are for the population as a whole, they certainly impact the health status of state residents in their retirement years. The West Virginia Bureau for Public Health reports that one in three elder

FIGURE 4

1 in 3 Elder West Virginians in Fair/Poor Health



Source: West Virginia Department of Health and Human Resources, Health Statistics Center, Behavioral Risk Factor Surveillance System. Average data from 2006-2010.

West Virginians said that they are in fair or poor health (**Figure 4**). A third of the state's elders reported having had a heart attack, angina or coronary heart disease, or stroke.[39] This poor health translates into higher out-of-pocket health care costs. An elder in excellent/very good health has average out-of-pocket health costs of $332 a month, while an elder in fair/poor health has average costs of $527 a month (**Table 5**). Over the course of a year, those higher monthly costs total more than $2,000. For elders on a fixed income, this is not an insignificant sum.

Long-term care, or medical and non-medical services for those with a disability or chronic illness, substantially increases health care costs.[40] As previously mentioned, long-term care can range from $6,000 to $32,000 a year depending upon how many hours of assistance are needed (**Table 6**). Considering the high rates of disability and chronic illnesses among West Virginia's elderly population, it is likely that many seniors face these additional costs each year.

Housing Costs Make Up Significant Portion of Elderly Budget

Based on the Elder Index, housing expenses – including utilities, insurance, and taxes – comprise a smaller percentage of total expenses for elderly homeowners without a mortgage than for those with a mortgage or who rent (**Table 7**). There are also important differences between singles and couples. While housing expenses make up less than 27 percent of total expenses for elderly couples, regardless of their housing situation, the story for elderly singles is not as positive. Although housing expenses comprise less than 20 percent of total expenses for single elders living in houses without mortgages, they make up 30 to 40 percent of total expenses for single elders with mortgages or renting. This could leave single elders more economically vulnerable than elderly couples.

Based on income figures reported to the U.S. Census Bureau, only 14.5 percent of West Virginia's elderly households have housing expenses greater than 35 percent of their income, while 61.7 percent have expenses less than 20 percent.[41] However, a comparison of homeowners with renters shows that renters on average spend a larger percentage of their income on housing expenses than homeowners do. In West Virginia, the median percentage

TABLE 5

Elder West Virginians in Poor Health Have Higher Health Care Costs

Premium/ Out-of-Pocket	Health Status		
	Excellent/ Very Good	Good	Fair/Poor
Monthly	$332	$401	$527
Annual	$3,984	$4,812	$6,324

TABLE 6

Long-Term Care Adds Significant Costs to Elders' Expenses

Annual Expenses		
Low Level of Care (6 Hours/Week)	Medium Level of Care (16 Hours/Week)	High Level of Care (36 Hours/Week)
$6,014	$15,926	$27,395-$31,574

Source for Tables 5 and 6: Elder Index, 2010.

TABLE 7

Housing Is Larger Piece of the Overall Budget for Singles than Couples

	Single	Couple
Homeowner without mortgage	18.7%	11.4%
Renter	30.0%	19.3%
Homeowner with mortgage	39.6%	26.8%

Source: Elder Index, 2012 update.

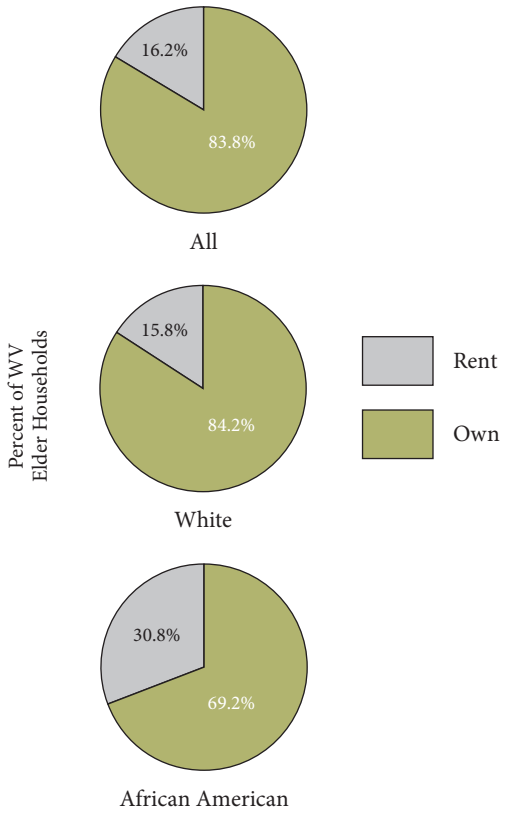
for homeowners was 15.0 percent of their income versus 29.0 percent for renters.[42] Less than 13 percent of elderly homeowners have housing expenses greater than 35 percent of their income, compared to nearly one in four elderly renter households (**Figure 5**). At the other end of the spectrum, nearly 70 percent of elder homeowners spend less than 20 percent of their income on housing expenses versus only 16.5 percent of renters.

More than 80 percent of elderly households in West Virginia own a home.[43] An estimated 80 percent of these households own their homes without a mortgage.[44] However, the homeownership rate is not consistent among different races (**Figure 6**). Whereas 84.2 percent of white households in the state own their homes, only 69.2 percent of African American households do.[45] This disparity could leave African Americans in a more precarious economic situation, since renters cannot access home equity and tend to incur higher housing costs each month than homeowners.[46]

The following section highlights the various sources of income and in-kind support used by West Virginia elders to cover these costs.

FIGURE 6

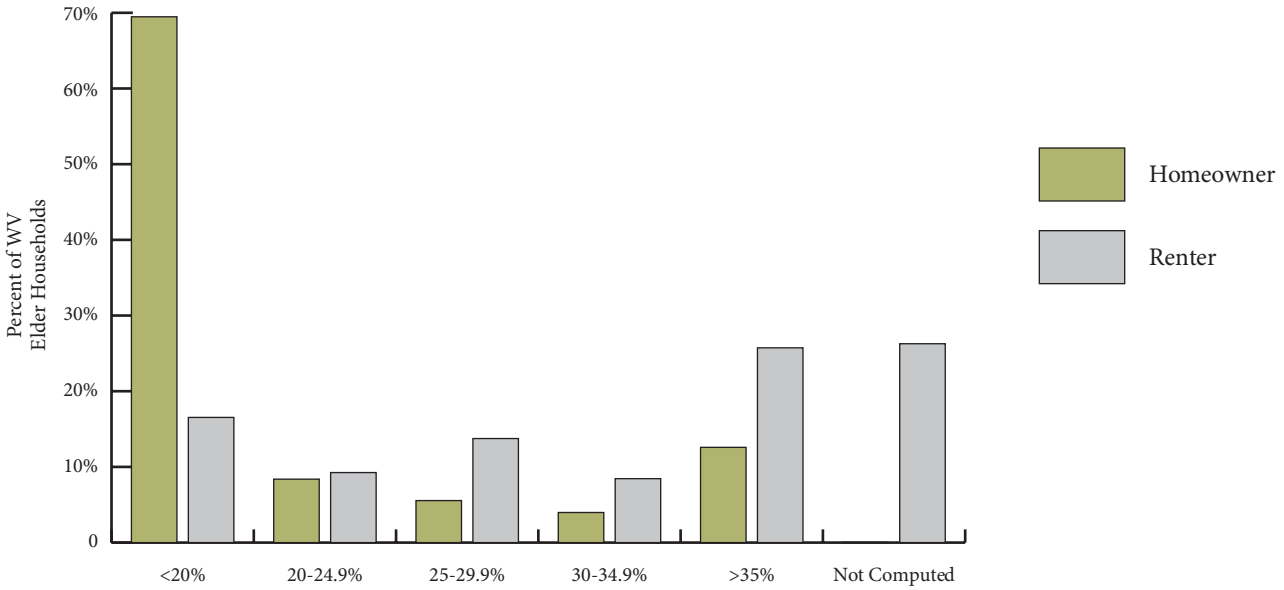
African Americans in West Virginia Have Lower Homeownership Rates than Whites



Source: U.S. Census Bureau, 2010 Decennial Census, "Tables H17A and H17B."

FIGURE 5

Renters Spend Larger Percentage of Income on Housing Expenses than Homeowners



Source: U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates, "Tables B25093 and B25072."

Section Three

How Do Elders Cover Their Costs?

Elders in West Virginia receive their income from a variety of sources. Almost all seniors (90.2 percent) receive some income from Social Security (**Figure 7**). Approximately 40 percent of seniors in the state have some income from assets, which include interest-generating accounts, dividends from stocks and mutual funds, as well as rent and royalties. Nearly one-third of West Virginia seniors have some retirement income from pensions (public and private) and from IRAs, Keoghs, 401(k) accounts, and other retirement accounts. Other less-common sources of income include veteran benefits and survivor benefits.

Additionally, some seniors still have earnings from work, whether in the form of wages, business income, or farm income. Approximately 11 percent of West Virginia's elderly population continued to work or sought employment after the age of 65, compared to the national rate of roughly 19 percent.[47]

Gender Differences

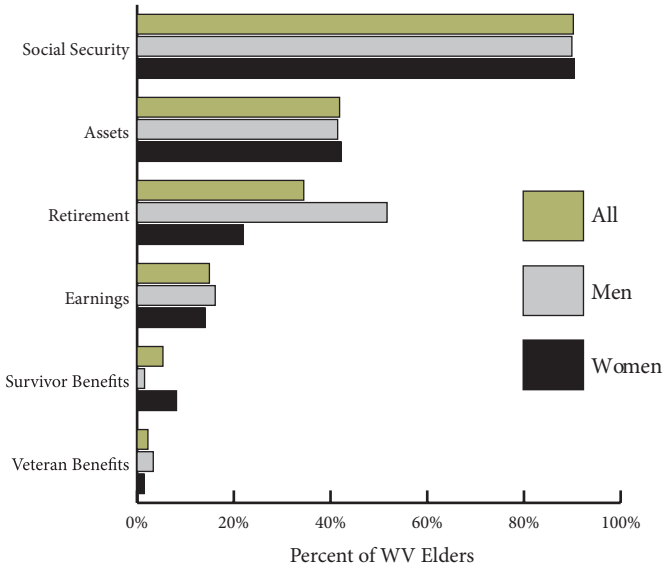
There are two notable differences between men and women when it comes to their sources of income. While more than half of elderly men have some retirement income, less than a quarter of women do. Considering that this income source is closely tied to employment, it is unsurprising that women – who often work part-time jobs without benefits or have intermittent careers – would lack access to pensions and employer-based retirement accounts. A larger percentage of women also have income from survivor benefits, which is expected since women typically live longer than men.

Income Differences

The relative importance of each of these sources of income varies greatly depending on the income bracket into which a person falls (**Figure 8**). Low- and moderate-income seniors rely almost entirely on Social Security for income, receiving only nine to 18 percent of their income from other sources. On the other hand, seniors in the highest income quintile receive more than a quarter of their total income from earnings, and only 27 percent from Social Security. Although approximately 40 percent of the state's elders have some asset income, this comprises a very small percent of total income for all but those in the upper quintiles.

FIGURE 7

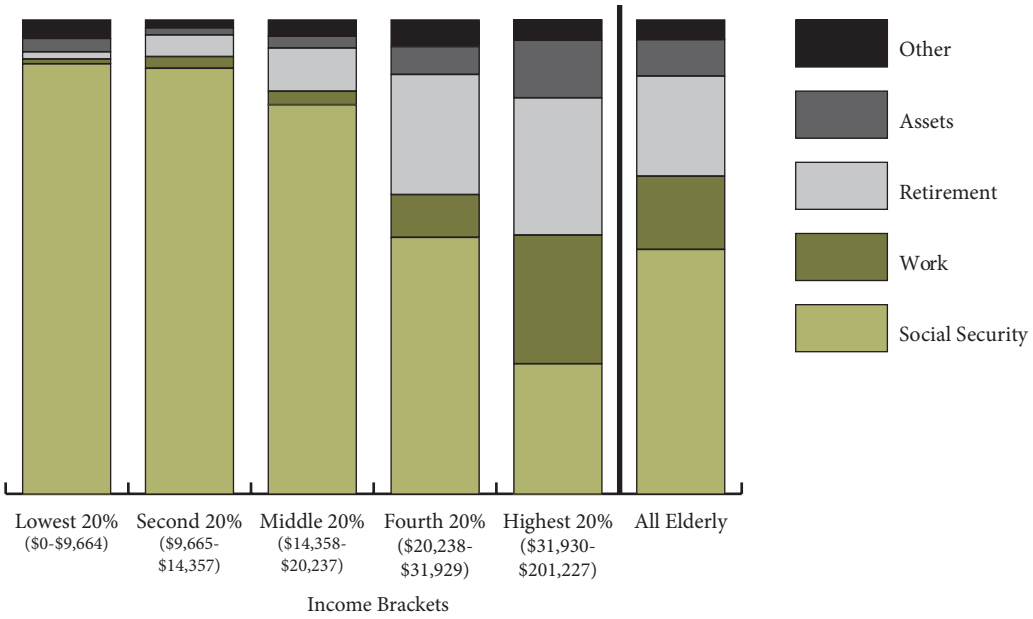
West Virginia's Elders Receive Income from a Variety of Sources



Source: Author's analysis of U.S. Census Bureau, Current Population Survey, March Supplements, 2009-2011.

FIGURE 8

Social Security Plays More Critical Role for Lower-Income Seniors



Source: Author's analysis of U.S. Census Bureau, Current Population Survey, March Supplements, 2009-2011.

FIGURE 9

Social Security Covers Large Percentage of Elder Index Costs

Source: U.S. Social Security Administration, "OASDI Beneficiaries by State and County, 2011," Tables 4 and 5. Also, Elder Index, 2012. *Note*: Data on Social Security benefits include retirement and survivor benefits for those over 65.

The Importance of Social Security

Social Security's importance for the majority of seniors cannot be overstated. Approximately one in three West Virginia seniors receives all of their income from Social Security, which means that the program is vitally important for the economic security of the state's elderly population.[48] Although Social Security benefits do not cover all expenses listed under the Elder Index, they contribute a significant share, even for seniors with mortgages who face the highest monthly expenses (**Figure 9**). The average Social Security benefit for men over age 65 in West Virginia was $1,312 a month, or 70 percent of the Elder Index (with a mortgage).[49] This includes both retirement and survivor benefits. The average benefit for a woman was $965, or 51 percent. For seniors who rent or own homes without mortgages, Social Security covers an even larger share of their costs, based on the Elder Index.

Medicare and Medicaid Provide Crucial Health Care, but Gaps Remain

In addition to income support, West Virginia seniors also receive critical in-kind support that helps them make ends meet. All West Virginia elders receive Medicare, the federal health insurance program for people over age 65. Medicare subsidizes health care for seniors, but does not cover all costs. Even low-income seniors must pay a premium and co-payments for physician services and pharmacy benefits. Medicare also does not pay for long-term care. It pays only for medically necessary, skilled nursing facility or home health care, and the duration of such services is limited.

In addition to Medicare, many low-income seniors also receive Medicaid, a program operated by the state with fiscal support from the federal government. These individuals are called "dual eligibles." In West Virginia, approximately 80,000 seniors are dual eligibles.[50] 50,000 dual eligibles receive full Medicaid benefits under the state's plan, while the remaining 30,000 have more limited benefits, such as coverage of Medicare premiums and co-pays. Medicaid is the largest payer of nursing home services in West Virginia, providing 72 percent of all nursing home funding.[51]

In addition, seniors who are veterans can receive health care through the federal Department of Veterans Affairs. Considering that nearly a quarter of seniors in West Virginia and the United States are veterans, this department plays an important role in caring for a large percentage of seniors.[52]

Food and Energy Assistance Programs Keep Seniors Safe and Healthy

Two federal programs also play important roles in helping West Virginia's elders cover their expenses. The Supplemental Nutrition Assistance Program (SNAP), more commonly known as food stamps, provides eligible seniors with monthly benefits that they can use to purchase food. Ensuring that seniors have access to nutritional diets is vital, since poor nutrition in elders is linked to poor health.[53]

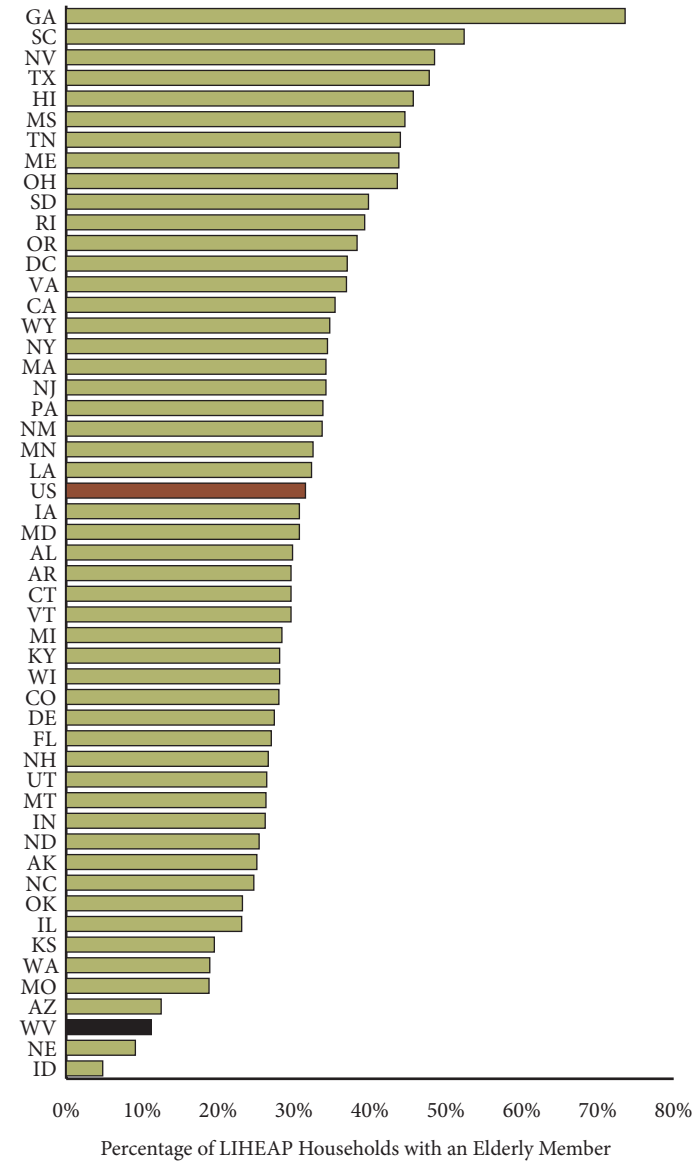
The other federal program that benefits West Virginia's seniors is the Low-Income Home Energy Assistance Program (LIHEAP). Frail, older individuals are counted among the "vulnerable household" classification for the program, since they have high energy needs compared to their monthly income.[54] Eligible seniors (over age 60) can receive assistance to cover their heating bills during winter months, which prevents utility shutoffs and keeps monthly costs from spiking when the temperature drops. Utility assistance can be a matter of life and death for seniors, because their bodies are more susceptible to extreme temperatures.[55]

Both of these programs are underutilized by West Virginia's seniors. In 2007, approximately 17,000 seniors over the age of 65 received SNAP benefits in West Virginia. This is less than half of the estimated 39,000 elders who were eligible to receive this assistance.[56] Many eligible seniors believe that the benefits they would receive are insignificant, so they do not bother to apply.[57] This could lead to elders missing out on important benefits that would help them make ends meet. In 2007, 45.6 percent of West Virginia's seniors had SNAP benefits between $11 and $100, while 20.5 percent had benefits larger than $100.[58] Only a small portion had benefits less than $11. For the majority of those who are eligible, SNAP benefits could cover a significant portion of their monthly food expenses ($243 for an individual, $446 for a couple).

Despite the importance of LIHEAP, West Virginia had the third-lowest elderly targeting score using federal income standards in FFY 2006, which means that elderly households are served at a rate lower than their representation among eligible households.[59] In addition, only 11.2 percent of the households served in West Virginia in FFY 2007 had an elderly member, compared to the national average of 31.5 percent (**Figure 10**).[60] Finding ways to improve the number of eligible elderly households that receive LIHEAP will help reduce housing costs for many seniors, thereby improving their economic security.

FIGURE 10

Elderly Households in West Virginia Account for Small Percentage of LIHEAP Recipients, Compared to Other States



Source: U.S. Department of Health and Human Services, Administration for Children and Families.

Section Four

Recommendations

As the elderly population continues to grow in West Virginia, the state must find ways to help its seniors live dignified, economically secure lives in their own homes, whenever possible. Although there are many policies and programs that West Virginia could embrace, the following recommendations address some of the main areas for improvement.

1. Advocate for the use of the Elder Index as a strategic planning tool in state policymaking, as well as to improve older adults' enrollment in programs that help build economic security. Create an official definition of economic security in West Virginia that would be used by agencies to shape policies and priorities.[61]

2. Support unpaid caregivers, such as family, friends, churches and community volunteers, whose efforts represent the majority of long-term care service delivery in West Virginia and help elders maintain economic security.

3. Invest in home and community-based long-term care options to ensure that West Virginia's most vulnerable older and disabled residents can access necessary services to age in place with dignity and economic security.

4. Promote health prevention, good nutrition, and care coordination for older adults to support overall healthy aging and economic security.

5. Ensure that homes are accessible and weatherized and that sufficient housing options exist so that older adults may remain in their homes and/or communities. Set aside funds for a supplemental state LIHEAP program to bolster the federal program.

6. Increase awareness among elderly of need-based programs like SNAP and LIHEAP.

7. Encourage federal lawmakers to shore up Social Security and Medicare to ensure that these programs do not become insolvent.

8. Encourage federal and state lawmakers to shore up Medicaid and make it available as a source of funding for home-based services for low-income elders.

9. Streamline programs and services for seniors so that there is one application for multiple programs, reducing administrative costs and outreach expenses, as well as the time required by seniors to prove their eligibility for assistance.[62]

10. Encourage informed retirement planning to help West Virginians attain economic security in retirement. Encourage preventive measures prior to retirement, such as better health and money management.

Section Five

Conclusion

With elders expected to increase to nearly a quarter of West Virginia's population by 2035, policies and programs that impact the elderly must be created and implemented today by the state's policymakers and agencies. Accompanying this rapid growth in the senior population is a decline in the number of children and working-age adults, which will likely make it increasingly difficult for West Virginia to fund important programs for seniors.

The Elder Index is an important tool in understanding the real nature of elder economic insecurity in West Virginia. Instead of defining economic insecurity as simply being in poverty, the Elder Index provides a more complex look at the cost of staying in one's own home during the retirement years. Elders face rising costs of health care, housing, utilities, and other essential factors that enable them to remain in their homes. At the same time, fewer retirees have pensions to support them, Social Security – the sole source of income for approximately one-third of the state's elders – has become fairly stagnant, and many seniors do not take advantage of important supports like food stamps or utility assistance. As costs continue to outpace income, many of West Virginia's elders will find themselves economically insecure.

This insecurity will be particularly acute for women, African Americans, and those with a disability or poor health. Women and African Americans have lower lifetime earnings and have fewer retirement assets, in many cases leaving them financially unprepared for retirement. Since women are in the majority among the elder population, this means that many West Virginia seniors experience hardship. In addition, individuals with disabilities or poor health face higher costs, which place greater strain on already tight budgets. Since West Virginia's elders have poorer health and higher disability rates than the national average, this also means that many of West Virginia's elders live in economic insecurity.

Ensuring that West Virginia's elders have a secure retirement requires thoughtful and coordinated planning by families, communities, the state, and the federal government. The data and recommendations in this report should provide some guidance to policymakers in West Virginia seeking to address the issue of elder economic security.

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Appendix A:
West Virginia County Level Data

Appendix A.1

Percent of Population over 65

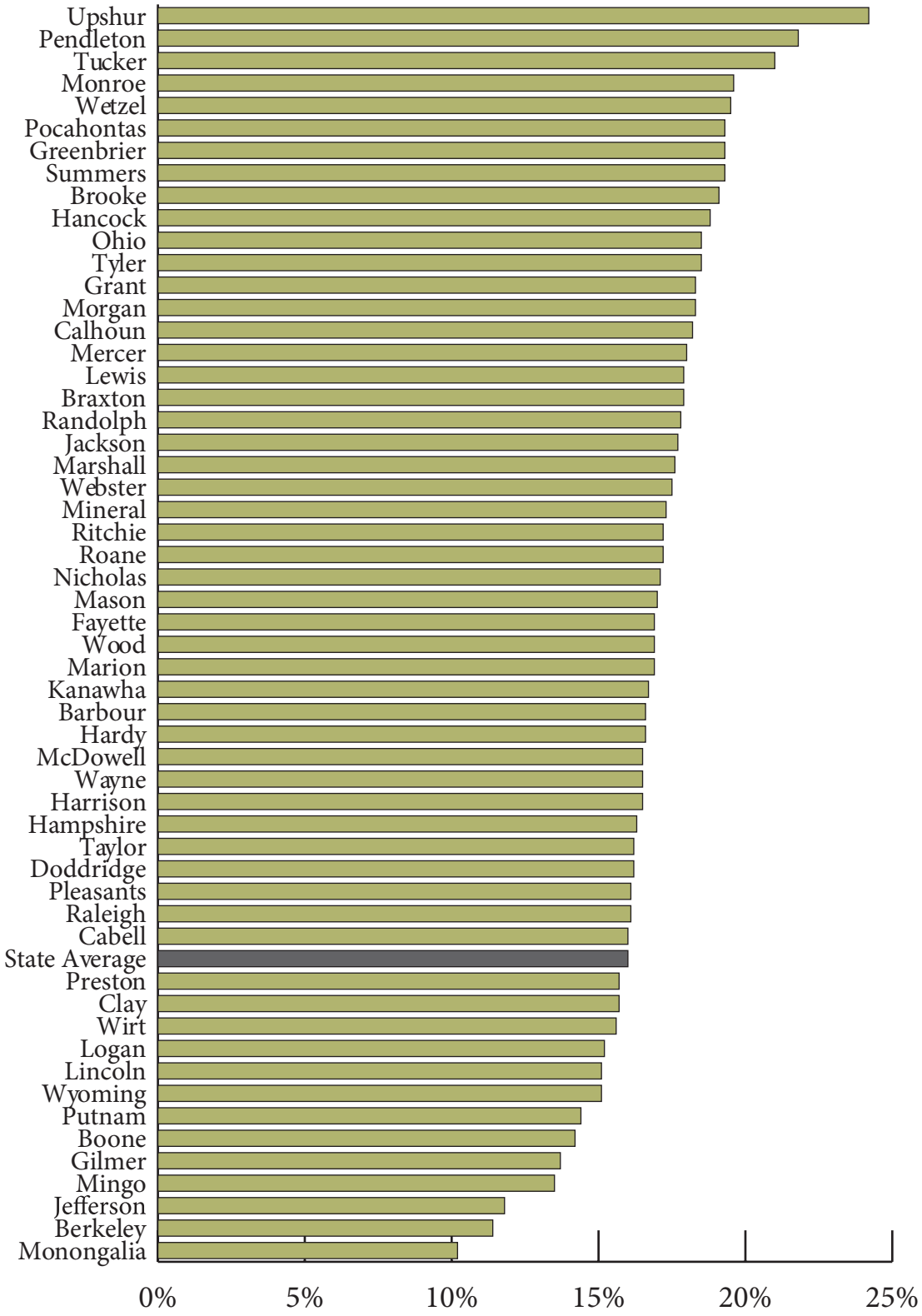
County	Total Elderly	Total County	Percent Elderly
Upshur	5,860	24,254	24.2%
Pendleton	1,681	7,695	21.8%
Tucker	1,501	7,141	21.0%
Monroe	2,651	13,502	19.6%
Wetzel	3,239	16,583	19.5%
Pocahontas	1,684	8,719	19.3%
Greenbrier	6,838	35,480	19.3%
Summers	2,682	13,927	19.3%
Brooke	4,602	24,069	19.1%
Hancock	5,754	30,676	18.8%
Ohio	8,213	44,443	18.5%
Tyler	1,700	9,208	18.5%
Grant	2,189	11,937	18.3%
Morgan	3,216	17,541	18.3%
Calhoun	1,385	7,627	18.2%
Mercer	11,213	62,264	18.0%
Lewis	2,928	16,372	17.9%
Braxton	2,546	14,253	17.9%
Randolph	5,246	29,405	17.8%
Jackson	5,165	29,211	17.7%
Marshall	5,814	33,107	17.6%
Webster	1,604	9,154	17.5%
Mineral	4,893	28,212	17.3%
Ritchie	1,797	10,449	17.2%
Roane	2,566	14,926	17.2%
Nicholas	4,477	26,233	17.1%
Mason	4,654	27,324	17.0%
Fayette	7,802	46,039	16.9%

County	Total Elderly	Total County	Percent Elderly
Wood	14,718	86,956	16.9%
Marion	9,541	56,418	16.9%
Kanawha	32,315	193,063	16.7%
Barbour	2,761	16,589	16.6%
Hardy	2,329	14,025	16.6%
McDowell	3,658	22,113	16.5%
Wayne	7,014	42,481	16.5%
Harrison	11,408	69,099	16.5%
Hampshire	3,898	23,964	16.3%
Taylor	2,744	16,895	16.2%
Doddridge	1,329	8,202	16.2%
Pleasants	1,228	7,605	16.1%
Raleigh	12,661	78,859	16.1%
Cabell	15,364	96,319	16.0%
State Average	**297,404**	**1,852,994**	**16.0%**
Preston	5,257	33,520	15.7%
Clay	1,472	9,386	15.7%
Wirt	894	5,717	15.6%
Logan	5,575	36,743	15.2%
Lincoln	3,285	21,720	15.1%
Wyoming	3,589	23,796	15.1%
Putnam	7,977	55,486	14.4%
Boone	3,489	24,629	14.2%
Gilmer	1,193	8,693	13.7%
Mingo	3,623	26,839	13.5%
Jefferson	6,314	53,498	11.8%
Berkeley	11,858	104,169	11.4%
Monongalia	9,826	96,189	10.2%

Source: U.S. Census Bureau, 2010 Decennial Census, "DP-1: Profile of General Population and Housing Characteristics."

Appendix A.1 continued ...

Percent of Population over 65



Source: U.S. Census Bureau, 2010 Decennial Census, "DP-1: Profile of General Population and Housing Characteristics."

Appendix A.2

Percent of Population over 65 in Poverty

County	Percent Under 100% Poverty
Pendleton	22.2%
Clay	21.1%
Tucker	20.7%
Doddridge	20.2%
McDowell	20.1%
Summers	18.8%
Hampshire	18.2%
Taylor	16.0%
Roane	15.5%
Ritchie	15.2%
Wayne	15.0%
Upshur	14.1%
Hardy	14.0%
Wetzel	13.7%
Greenbrier	13.6%
Barbour	13.6%
Boone	13.4%
Lincoln	13.2%
Gilmer	13.1%
Braxton	13.0%
Lewis	12.9%
Grant	12.8%
Mineral	12.7%
Fayette	12.5%
Nicholas	12.3%
Webster	12.1%
Pocahontas	11.7%
Mercer	11.4%

County	Percent Under 100% Poverty
Randolph	11.4%
Mingo	10.8%
Pleasants	10.8%
Cabell	10.7%
Morgan	10.6%
Jackson	10.5%
State Average	**10.5%**
Mason	10.2%
Raleigh	10.2%
Preston	9.9%
Marshall	9.8%
Tyler	9.8%
Harrison	9.1%
Ohio	9.0%
Wyoming	8.9%
Marion	8.6%
Wirt	8.3%
Kanawha	8.3%
Wood	7.8%
Brooke	7.8%
Monongalia	7.6%
Logan	7.4%
Hancock	7.0%
Jefferson	6.9%
Calhoun	6.6%
Berkeley	6.5%
Putnam	6.5%
Monroe	5.4%

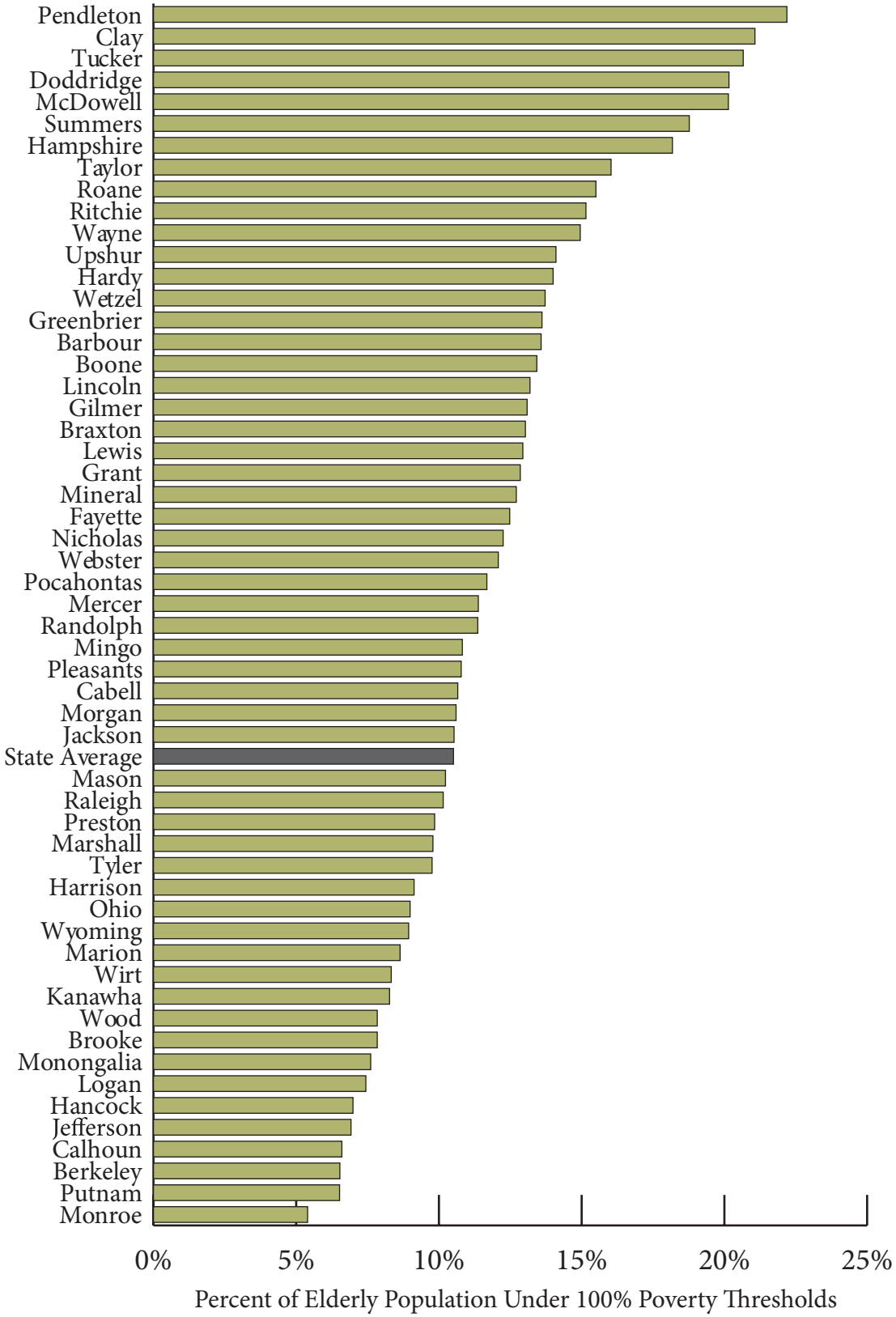
County	Percent Under 200% Poverty
McDowell	61.1%
Webster	61.1%
Summers	57.5%
Hardy	57.4%
Barbour	56.6%
Lewis	56.4%
Clay	55.0%
Pendleton	54.1%
Doddridge	53.8%
Hampshire	52.8%
Roane	51.3%
Tucker	51.1%
Braxton	50.8%
Lincoln	50.1%
Grant	49.3%
Fayette	48.4%
Morgan	48.1%
Mingo	47.3%
Raleigh	47.2%
Wetzel	46.9%
Taylor	46.6%
Pocahontas	46.5%
Wayne	46.4%
Calhoun	46.2%
Nicholas	46.2%
Upshur	46.1%
Mason	45.8%
Wirt	45.8%

County	Percent Under 200% Poverty
Ritchie	45.6%
Gilmer	45.4%
Mineral	45.2%
Mercer	44.3%
Harrison	44.2%
Monroe	43.3%
Randolph	42.7%
Greenbrier	42.7%
Marshall	42.0%
Pleasants	41.3%
Marion	40.7%
State Average	**40.7%**
Preston	40.6%
Tyler	40.2%
Boone	39.4%
Jackson	37.5%
Cabell	36.8%
Hancock	35.8%
Logan	35.3%
Wood	35.1%
Wyoming	34.8%
Ohio	34.6%
Monongalia	32.8%
Kanawha	32.6%
Brooke	31.5%
Putnam	28.7%
Berkeley	28.5%
Jefferson	25.4%

Source: U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates, "Table B17024: Age by Ratio of Income to Poverty Level in the Past 12 Months."

Appendix A.2 continued ...

Percent of Population over 65 in Poverty



Source: U.S. Census Bureau, 2006-2010 American Community Survey 5-Year Estimates, "Table B17024: Age by Ratio of Income to Poverty Level in the Past 12 Months."

Appendix A.3

Elder Index for Singles

County	Own Home, without Mortgage
Monongalia	$17,664
Brooke	$17,220
Hancock	$17,220
Preston	$17,208
Pleasants	$17,064
Wetzel	$17,004
Berkeley	$16,968
Harrison	$16,968
Marion	$16,968
Morgan	$16,968
Taylor	$16,968
Mason	$16,920
Grant	$16,908
Hardy	$16,908
Pendleton	$16,908
Doddridge	$16,872
Hampshire	$16,872
Mineral	$16,872
Clay	$16,848
Kanawha	$16,848
Putnam	$16,848
Calhoun	$16,836
Jackson	$16,836
Ritchie	$16,836
Cabell	$16,824
Marshall	$16,824
Wirt	$16,824
Wood	$16,800

County	Own Home, without Mortgage
Boone	$16,752
Tyler	$16,728
State Average	**$16,716**
Ohio	$16,680
Roane	$16,680
McDowell	$16,620
Raleigh	$16,620
Summers	$16,620
Wyoming	$16,620
Gilmer	$16,608
Tucker	$16,500
Barbour	$16,488
Randolph	$16,488
Webster	$16,464
Mercer	$16,392
Monroe	$16,392
Braxton	$16,296
Greenbrier	$16,284
Pocahontas	$16,284
Jefferson	$16,272
Lewis	$16,224
Nicholas	$16,128
Mingo	$16,116
Logan	$16,032
Wayne	$16,032
Lincoln	$15,960
Fayette	$15,900
Upshur	$15,708

County	Own Home, with Mortgage
Berkeley	$24,792
Morgan	$24,792
Grant	$24,732
Hardy	$24,732
Pendleton	$24,732
Hampshire	$24,696
Mineral	$24,696
Monongalia	$24,108
Jefferson	$24,096
Clay	$24,024
Kanawha	$24,024
Putnam	$24,024
Boone	$23,928
Preston	$23,652
Harrison	$22,788
Marion	$22,788
Taylor	$22,788
Doddridge	$22,692
Gilmer	$22,692
Tucker	$22,584
Barbour	$22,572
Randolph	$22,572
State Average	**$22,536**
Braxton	$22,380
Brooke	$22,308
Hancock	$22,308
Lewis	$22,308
Mason	$22,236

County	Own Home, with Mortgage
Cabell	$22,140
Wetzel	$22,092
Marshall	$21,912
Upshur	$21,792
Ohio	$21,768
Mingo	$21,612
McDowell	$21,588
Wyoming	$21,588
Logan	$21,528
Wayne	$21,528
Lincoln	$21,456
Pleasants	$21,396
Mercer	$21,360
Raleigh	$21,228
Summers	$21,228
Calhoun	$21,168
Jackson	$21,168
Ritchie	$21,168
Wirt	$21,156
Wood	$21,132
Tyler	$21,060
Roane	$21,012
Monroe	$21,000
Webster	$20,928
Greenbrier	$20,748
Pocahontas	$20,748
Nicholas	$20,592
Fayette	$20,364

Source: Wider Opportunities for Women, "Elder Economic Security Standard™ Index: 2012." For a more detailed breakdown of the Index for each county, see http://www.basiceconomicsecurity.org/EI/.

Appendix A.3 continued ...

Elder Index for Singles

County	Rent, One Bedroom
Jefferson	$21,528
Berkeley	$20,820
Morgan	$20,820
Hampshire	$20,700
Monongalia	$20,076
Grant	$20,016
Hardy	$20,016
Pendleton	$19,992
Mineral	$19,788
Brooke	$19,728
Hancock	$19,728
Preston	$19,620
Cabell	$19,512
Clay	$19,500
Kanawha	$19,500
Putnam	$19,500
Summers	$19,488
Pleasants	$19,452
Raleigh	$19,452
Marion	$19,416
State Average	**$19,416**
Wayne	$19,356
Wetzel	$19,332
Lincoln	$19,272
Monroe	$19,260
Greenbrier	$19,260
McDowell	$19,248
Wyoming	$19,248

County	Rent, One Bedroom
Taylor	$19,212
Wirt	$19,212
Wood	$19,188
Webster	$19,176
Marshall	$19,140
Doddridge	$19,116
Calhoun	$19,116
Jackson	$19,116
Ritchie	$19,116
Harrison	$19,092
Nicholas	$19,080
Mingo	$19,020
Mason	$19,008
Mercer	$19,008
Tyler	$19,008
Ohio	$18,996
Pocahontas	$18,996
Roane	$18,960
Boone	$18,792
Gilmer	$18,768
Logan	$18,756
Lewis	$18,708
Tucker	$18,660
Barbour	$18,648
Randolph	$18,552
Braxton	$18,456
Fayette	$18,432
Upshur	$17,928

Source: Wider Opportunities for Women, "Elder Economic Security Standard™ Index: 2012." For a more detailed breakdown of the Index for each county, see http://www.basiceconomicsecurity.org/EI/.

Appendix A.3 continued ...

Elder Index for Couples

County	Own Home, without Mortgage
Monongalia	$28,872
Brooke	$28,272
Hancock	$28,272
Pleasants	$28,068
Preston	$27,948
Wetzel	$27,804
Berkeley	$27,744
Morgan	$27,744
Marion	$27,708
Taylor	$27,708
Harrison	$27,708
Mason	$27,660
Grant	$27,648
Hardy	$27,648
Pendleton	$27,648
Hampshire	$27,624
Mineral	$27,624
Summers	$27,588
Raleigh	$27,588
McDowell	$27,588
Wyoming	$27,588
Wirt	$27,576
Calhoun	$27,576
Jackson	$27,576
Ritchie	$27,576
Wood	$27,552
Doddridge	$27,528
Clay	$27,480

County	Own Home, without Mortgage
Kanawha	$27,480
Putnam	$27,480
Marshall	$27,456
Gilmer	$27,456
Cabell	$27,444
State Average	**$27,432**
Webster	$27,372
Tyler	$27,372
Boone	$27,276
Roane	$27,264
Tucker	$27,264
Barbour	$27,228
Randolph	$27,228
Ohio	$27,168
Monroe	$27,132
Mercer	$27,132
Greenbrier	$27,024
Pocahontas	$27,024
Braxton	$26,856
Mingo	$26,808
Nicholas	$26,712
Lewis	$26,712
Jefferson	$26,664
Logan	$26,640
Wayne	$26,628
Lincoln	$26,484
Fayette	$26,256
Upshur	$25,680

County	Own Home, with Mortgage
Berkeley	$35,568
Morgan	$35,568
Grant	$35,472
Hardy	$35,472
Pendleton	$35,472
Hampshire	$35,448
Mineral	$35,448
Monongalia	$35,316
Clay	$34,656
Kanawha	$34,656
Putnam	$34,656
Jefferson	$34,488
Boone	$34,452
Preston	$34,392
Gilmer	$33,540
Marion	$33,528
Taylor	$33,528
Harrison	$33,528
Brooke	$33,360
Hancock	$33,360
Doddridge	$33,348
Tucker	$33,348
Barbour	$33,312
Randolph	$33,312
State Average	**$33,252**
Mason	$32,976
Braxton	$32,940
Wetzel	$32,892

County	Own Home, with Mortgage
Lewis	$32,796
Cabell	$32,760
McDowell	$32,556
Wyoming	$32,556
Marshall	$32,544
Pleasants	$32,400
Mingo	$32,304
Ohio	$32,256
Summers	$32,196
Raleigh	$32,196
Logan	$32,136
Wayne	$32,124
Mercer	$32,100
Lincoln	$31,980
Wirt	$31,908
Calhoun	$31,908
Jackson	$31,908
Ritchie	$31,908
Wood	$31,884
Webster	$31,836
Upshur	$31,764
Monroe	$31,740
Tyler	$31,704
Roane	$31,596
Greenbrier	$31,488
Pocahontas	$31,488
Nicholas	$31,176
Fayette	$30,720

Source: Wider Opportunities for Women, "Elder Economic Security Standard™ Index: 2012." For a more detailed breakdown of the Index for each county, see http://www.basiceconomicsecurity.org/EI/.

Appendix A.3 continued ...

Elder Index for Couples

County	Rent, One Bedroom
Jefferson	$31,920
Berkeley	$31,596
Morgan	$31,596
Hampshire	$31,452
Monongalia	$31,284
Brooke	$30,780
Hancock	$30,780
Grant	$30,756
Hardy	$30,756
Pendleton	$30,732
Mineral	$30,540
Pleasants	$30,456
Summers	$30,456
Raleigh	$30,420
Preston	$30,360
McDowell	$30,216
Wyoming	$30,216
Marion	$30,156
Wetzel	$30,132
Clay	$30,132
Kanawha	$30,132
Putnam	$30,132
Cabell	$30,132
State Average	**$30,132**
Webster	$30,084
Monroe	$30,000
Greenbrier	$30,000
Wirt	$29,964

County	Rent, One Bedroom
Taylor	$29,952
Wayne	$29,952
Wood	$29,940
Calhoun	$29,856
Jackson	$29,856
Ritchie	$29,856
Harrison	$29,832
Lincoln	$29,796
Doddridge	$29,772
Marshall	$29,772
Mason	$29,748
Mercer	$29,748
Pocahontas	$29,736
Mingo	$29,712
Nicholas	$29,664
Tyler	$29,652
Gilmer	$29,616
Roane	$29,544
Ohio	$29,484
Tucker	$29,424
Barbour	$29,388
Logan	$29,364
Boone	$29,316
Randolph	$29,292
Lewis	$29,196
Braxton	$29,016
Fayette	$28,788
Upshur	$27,900

Source: Wider Opportunities for Women, "Elder Economic Security Standard™ Index: 2012." For a more detailed breakdown of the Index for each county, see http://www.basiceconomicsecurity.org/EI/.

Appendix A.4

Females as Percent of Population over 65

County	65+
Ohio	60.4%
Kanawha	58.8%
Cabell	58.6%
Brooke	58.3%
Hancock	58.3%
Marion	58.1%
Fayette	58.1%
Mercer	58.0%
Harrison	57.9%
McDowell	57.7%
Logan	57.6%
Raleigh	57.4%
Monongalia	57.3%
Wood	57.1%
Taylor	57.0%
Marshall	57.0%
Greenbrier	56.4%
State Average	**56.4%**
Mason	56.2%
Summers	56.2%
Wetzel	56.0%
Gilmer	56.0%
Roane	55.5%
Mingo	55.5%
Jackson	55.4%
Boone	55.2%
Lewis	55.2%
Tyler	55.2%

County	65+
Upshur	55.1%
Wayne	55.1%
Wyoming	55.0%
Putnam	54.8%
Nicholas	54.7%
Randolph	54.5%
Preston	54.3%
Barbour	54.3%
Mineral	54.2%
Berkeley	54.0%
Jefferson	53.9%
Ritchie	53.8%
Lincoln	53.3%
Clay	53.3%
Monroe	53.2%
Webster	53.1%
Calhoun	53.0%
Morgan	53.0%
Hardy	52.7%
Pendleton	52.6%
Pleasants	52.6%
Braxton	52.5%
Grant	52.4%
Pocahontas	52.4%
Tucker	52.0%
Hampshire	51.9%
Doddridge	51.1%
Wirt	49.7%

County	65-74
Hancock	54.8%
Kanawha	54.6%
Wetzel	54.4%
Ohio	54.4%
Marion	54.1%
Cabell	53.9%
Logan	53.9%
Marshall	53.7%
Brooke	53.7%
Harrison	53.6%
Jackson	53.2%
Wood	53.1%
Gilmer	53.0%
Fayette	53.0%
Mercer	53.0%
Summers	53.0%
Greenbrier	52.9%
Taylor	52.9%
McDowell	52.9%
Mason	52.8%
Raleigh	52.6%
Lewis	52.6%
Monongalia	52.5%
State Average	**52.4%**
Upshur	51.9%
Berkeley	51.8%
Wayne	51.7%
Mingo	51.5%

County	65-74
Pendleton	51.4%
Putnam	51.4%
Jefferson	51.3%
Mineral	50.9%
Tyler	50.9%
Morgan	50.8%
Nicholas	50.7%
Preston	50.6%
Barbour	50.4%
Lincoln	50.3%
Boone	50.1%
Wyoming	50.1%
Roane	49.9%
Hardy	49.9%
Grant	49.7%
Calhoun	49.7%
Randolph	49.6%
Monroe	49.5%
Ritchie	49.5%
Doddridge	49.4%
Hampshire	49.4%
Tucker	49.1%
Braxton	48.8%
Clay	48.3%
Webster	48.2%
Pocahontas	46.6%
Wirt	46.5%
Pleasants	45.5%

Source: U.S. Census Bureau, 2010 Decennial Census, "Table QT-P1: Age Groups and Sex."

Appendix A.4 continued...

Females as Percent of Population over 65

County	75-84
Ohio	63.6%
McDowell	61.9%
Kanawha	61.6%
Cabell	61.2%
Fayette	61.1%
Logan	60.6%
Boone	60.5%
Mingo	60.4%
Mercer	60.1%
Marion	60.1%
Raleigh	60.0%
Tyler	59.9%
Monongalia	59.9%
Brooke	59.9%
Harrison	59.9%
Wyoming	59.8%
Pleasants	59.8%
Wood	59.7%
Roane	59.5%
Marshall	59.3%
Summers	58.8%
Hancock	58.8%
State Average	**58.8%**
Taylor	58.7%
Mason	58.7%
Upshur	58.2%
Randolph	58.1%
Putnam	58.0%

County	75-84
Pocahontas	57.6%
Webster	57.6%
Greenbrier	57.4%
Gilmer	57.3%
Mineral	56.8%
Nicholas	56.7%
Monroe	56.5%
Wayne	56.4%
Clay	56.0%
Barbour	55.9%
Preston	55.8%
Ritchie	55.7%
Berkeley	55.7%
Jackson	55.4%
Lewis	55.2%
Hardy	55.1%
Morgan	55.0%
Lincoln	54.9%
Jefferson	54.6%
Wetzel	54.1%
Braxton	53.7%
Hampshire	53.5%
Pendleton	52.9%
Grant	52.9%
Calhoun	52.7%
Tucker	51.3%
Wirt	51.3%
Doddridge	50.1%

County	85+
Roane	73.6%
Mercer	72.5%
Raleigh	71.0%
Fayette	70.9%
Ohio	70.8%
Monongalia	70.8%
Cabell	70.6%
Wetzel	70.5%
Brooke	70.4%
Lincoln	70.1%
Nicholas	70.1%
Clay	70.1%
Tucker	69.9%
Taylor	69.9%
Hancock	69.8%
Ritchie	69.8%
Preston	69.6%
Wayne	69.4%
Pocahontas	69.2%
Calhoun	68.8%
Wyoming	68.8%
Wood	68.7%
Greenbrier	68.7%
Harrison	68.6%
Pleasants	68.5%
Barbour	68.2%
State Average	**68.2%**
Marion	68.1%

County	85+
Kanawha	67.9%
McDowell	67.9%
Boone	67.8%
Randolph	67.6%
Lewis	67.5%
Braxton	67.5%
Logan	67.3%
Mason	67.3%
Jefferson	67.3%
Wirt	67.1%
Jackson	66.8%
Doddridge	65.8%
Mineral	65.5%
Grant	65.4%
Putnam	65.1%
Gilmer	64.8%
Webster	64.7%
Marshall	64.1%
Berkeley	63.2%
Hardy	63.2%
Upshur	62.9%
Hampshire	62.9%
Mingo	62.8%
Summers	62.6%
Tyler	62.4%
Monroe	62.4%
Morgan	59.6%
Pendleton	56.5%

Source: U.S. Census Bureau, 2010 Decennial Census, "Table QT-P1: Age Groups and Sex."

Appendix A.5

Percent of Population over 65 with a Disability

County*	Any Difficulty/ Disability
Logan	65.6%
Lincoln	62.5%
Boone	62.1%
Wyoming	60.6%
McDowell	57.3%
Mingo	56.9%
Wayne	52.9%
Raleigh	51.1%
Mason	51.1%
Mercer	50.8%
Fayette	50.3%
Nicholas	49.3%
Harrison	48.6%
Upshur	47.9%
Hampshire	47.9%
Greenbrier	46.4%
State Average	**44.6%**
Randolph	44.1%
Cabell	44.0%
Brooke	43.0%
Jackson	42.1%
Preston	41.9%
Monongalia	41.3%
Berkeley	41.2%
Kanawha	40.2%
Wood	39.4%
Mineral	39.1%
Marshall	38.9%
Marion	37.4%
Putnam	34.9%
Ohio	34.2%
Hancock	32.9%
Jefferson	31.5%

County*	Deaf/ Serious Hearing Difficulty
Boone	37.9%
Logan	37.7%
Wyoming	33.9%
Mason	29.8%
Lincoln	27.7%
Nicholas	26.6%
Mingo	25.0%
Wayne	24.9%
Upshur	24.3%
Harrison	22.8%
Randolph	22.7%
Mercer	21.4%
Preston	21.3%
Brooke	21.1%
Hampshire	20.7%
Raleigh	19.9%
McDowell	19.7%
State Average	**19.6%**
Cabell	19.3%
Fayette	19.1%
Marshall	18.6%
Wood	17.9%
Monongalia	17.8%
Greenbrier	17.2%
Jackson	17.1%
Hancock	16.5%
Berkeley	16.3%
Kanawha	15.6%
Marion	14.8%
Putnam	14.4%
Ohio	13.3%
Mineral	10.9%
Jefferson	10.7%

County*	Blind/ Serious Vision Difficulty
Logan	20.6%
Mingo	16.5%
Boone	16.4%
Mason	14.5%
Wyoming	14.4%
Wayne	14.4%
Mercer	14.4%
McDowell	14.3%
Hampshire	13.4%
Lincoln	13.2%
Raleigh	12.3%
Harrison	12.3%
Fayette	11.5%
Randolph	11.3%
Berkeley	10.1%
Preston	9.7%
State Average	**9.6%**
Upshur	9.4%
Cabell	9.0%
Brooke	9.0%
Greenbrier	8.9%
Marshall	8.4%
Nicholas	8.1%
Jackson	8.1%
Kanawha	8.1%
Wood	7.8%
Monongalia	7.1%
Jefferson	6.9%
Ohio	6.8%
Hancock	6.3%
Marion	5.1%
Putnam	5.0%
Mineral	4.3%

County*	Difficulty Concentrating, Remembering, or Making Decisions
Lincoln	22.7%
Mingo	22.2%
Boone	20.2%
Nicholas	17.8%
Logan	17.3%
McDowell	15.7%
Raleigh	14.7%
Wayne	14.5%
Mason	13.8%
Wyoming	13.2%
Randolph	12.3%
Brooke	11.7%
Monongalia	11.7%
Cabell	11.5%
State Average	**11.4%**
Kanawha	11.3%
Hampshire	10.9%
Mercer	10.8%
Fayette	10.7%
Harrison	10.6%
Greenbrier	10.3%
Berkeley	9.2%
Marion	9.2%
Mineral	9.1%
Wood	8.9%
Jackson	8.9%
Marshall	8.7%
Preston	8.6%
Upshur	8.1%
Hancock	7.7%
Ohio	7.4%
Putnam	7.1%
Jefferson	6.1%

Source: U.S. Census Bureau, 2008-2010 American Community Survey 3-Year Estimates, "C18101-C18107."
Note: Noninstitutionalized population.
* Some counties are not listed, because the 3-Year ACS estimates are only available for areas with populations of 20,000 or more.

Appendix A.5 continued ...

Percent of Population over 65 with Disability

County*	Difficulty Walking/ Climbing Stairs
Lincoln	51.6%
Wyoming	49.0%
Logan	47.2%
McDowell	43.6%
Mingo	43.5%
Boone	37.2%
Hampshire	36.6%
Fayette	35.8%
Raleigh	35.8%
Randolph	34.9%
Mercer	33.5%
Wayne	32.6%
Greenbrier	32.2%
Brooke	31.0%
Harrison	31.0%
State Average	**30.0%**
Nicholas	29.8%
Cabell	29.2%
Mason	29.0%
Preston	28.4%
Kanawha	28.3%
Jackson	28.2%
Marion	27.4%
Mineral	27.0%
Monongalia	26.7%
Berkeley	26.6%
Putnam	25.6%
Marshall	24.7%
Upshur	23.7%
Wood	23.5%
Jefferson	21.7%
Ohio	21.3%
Hancock	15.6%

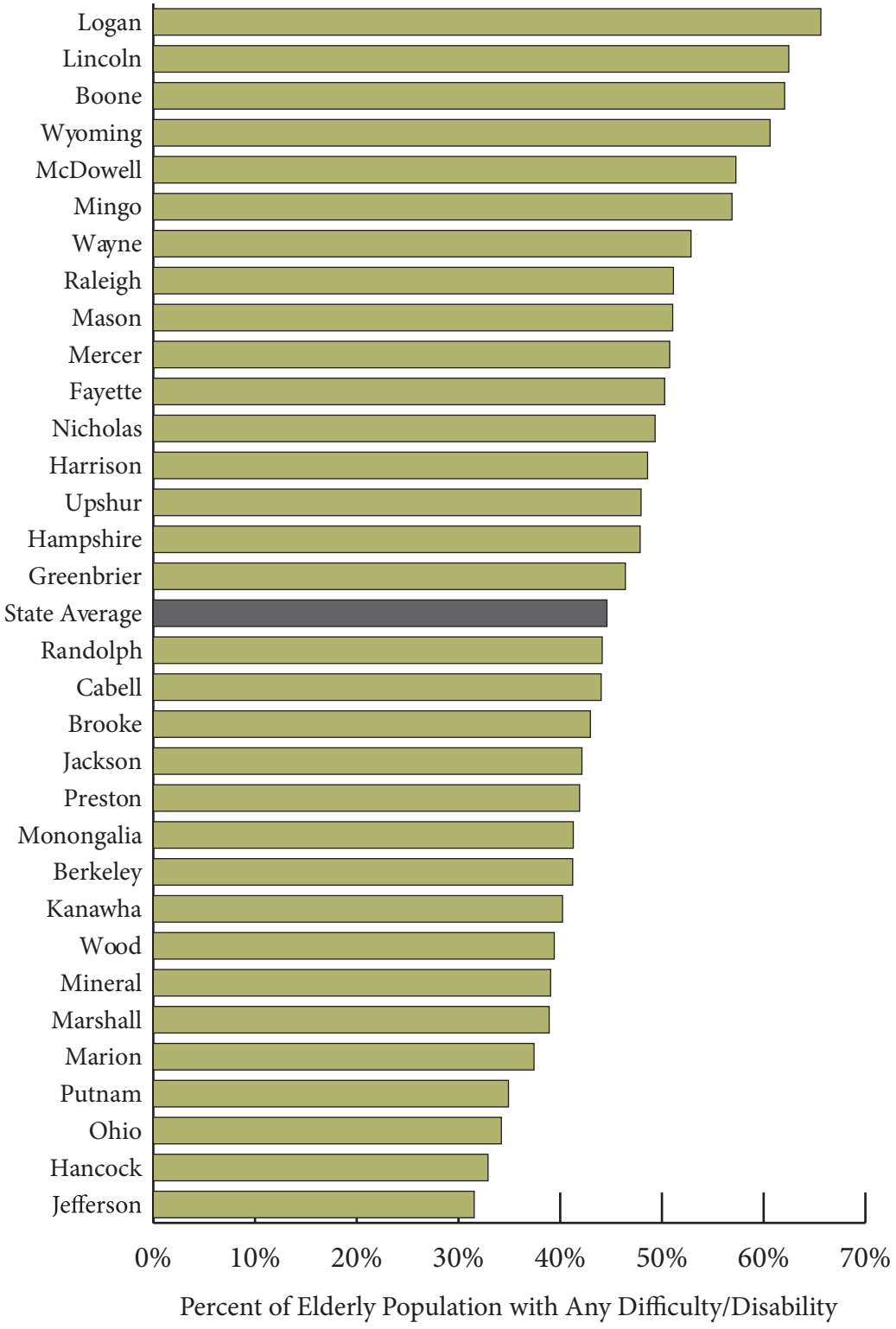
County*	Difficulty Dressing/ Bathing
Lincoln	20.4%
McDowell	18.4%
Mingo	17.9%
Logan	16.5%
Wyoming	14.6%
Raleigh	14.0%
Nicholas	13.3%
Preston	13.2%
Hampshire	13.0%
Fayette	12.9%
Randolph	12.2%
Harrison	12.0%
Mineral	11.7%
Marshall	11.7%
Monongalia	11.5%
Greenbrier	11.5%
Wayne	11.2%
Kanawha	11.1%
Boone	11.0%
State Average	**10.8%**
Mercer	10.7%
Brooke	10.5%
Marion	10.1%
Jackson	9.7%
Jefferson	9.7%
Cabell	9.1%
Berkeley	8.8%
Putnam	8.7%
Mason	8.1%
Upshur	7.7%
Ohio	7.2%
Wood	6.5%
Hancock	5.5%

County*	Difficulty Doing Errands Alone
Mingo	32.3%
Boone	31.4%
Lincoln	31.3%
Logan	28.2%
Raleigh	24.9%
McDowell	23.3%
Nicholas	22.1%
Greenbrier	21.7%
Cabell	21.7%
Monongalia	21.6%
Harrison	20.6%
Mineral	20.3%
Wyoming	20.1%
Brooke	19.8%
Hampshire	19.7%
Randolph	19.7%
Wayne	19.3%
State Average	**19.3%**
Berkeley	18.9%
Mercer	18.7%
Kanawha	18.7%
Fayette	18.4%
Mason	18.1%
Upshur	17.1%
Ohio	16.8%
Preston	16.8%
Marion	16.3%
Marshall	15.8%
Wood	15.4%
Jefferson	15.3%
Jackson	14.3%
Hancock	13.3%
Putnam	13.2%

Source: U.S. Census Bureau, 2008-2010 American Community Survey 3-Year Estimates, "C18101-C18107."
Note: Noninstitutionalized population.
* Some counties are not listed, because the 3-Year ACS estimates are only available for areas with populations of 20,000 or more.

Appendix A.5 continued ...

Percent of Population over 65 with Disability



Source: U.S. Census Bureau, 2008-2010 American Community Survey 3-Year Estimates, "C18101-C18107."
Note: Noninstitutionalized population.
* Some counties are not listed, because the 3-Year ACS estimates are only available for areas with populations of 20,000 or more.

Appendix A.6

Health Status of Population over 65

County	General Health = Fair / Poor
Mingo	60.5%
Wyoming	58.8%
Logan	52.9%
Boone, Lincoln	51.3%
McDowell	48.5%
Wayne	46.9%
Mason	44.7%
Raleigh	42.7%
Barbour, Taylor	42.0%
Braxton, Nicholas, Webster	41.2%
Calhoun, Clay, Gilmer, Roane	38.9%
Mercer	38.7%
Cabell	38.0%
Preston, Tucker	37.8%
Wood	37.5%
Doddridge, Lewis, Ritchie	37.0%
Greenbrier, Summers, Monroe	36.7%
State Average	**36.7%**
Jefferson	36.6%
Grant, Mineral	35.2%
Fayette	34.9%
Putnam	34.7%
Hampshire, Morgan	34.7%
Harrison	34.6%
Kanawha	34.4%
Jackson, Wirt	33.5%
Upshur	33.3%
Pleasants, Tyler, Wetzel	32.8%
Hardy, Pendleton, Pocahontas	32.6%
Marshall	32.5%
Marion	32.5%
Hancock	30.0%
Berkeley	29.8%
Randolph	28.8%
Brooke	28.0%
Monongalia	27.8%
Ohio	27.7%

County	Has Diabetes
Upshur	34.4%
Wyoming	34.2%
Logan	32.6%
Hancock	28.9%
McDowell	27.5%
Wood	27.4%
Jackson, Wirt	26.1%
Cabell	25.9%
Boone, Lincoln	25.4%
Preston, Tucker	24.7%
Wayne	24.5%
Putnam	24.2%
Kanawha	23.1%
Braxton, Nicholas, Webster	23.1%
Harrison	23.1%
Doddridge, Lewis, Ritchie	22.8%
State Average	**22.7%**
Brooke	22.1%
Raleigh	22.1%
Ohio	22.1%
Marshall	22.1%
Mercer	22.0%
Greenbrier, Summers, Monroe	21.7%
Calhoun, Clay, Gilmer, Roane	20.9%
Monongalia	20.8%
Mason	20.3%
Berkeley	20.3%
Fayette	20.3%
Barbour, Taylor	20.1%
Mingo	19.4%
Jefferson	19.1%
Pleasants, Tyler, Wetzel	18.6%
Grant,Mineral	17.0%
Hardy, Pendleton, Pocahontas	15.5%
Marion	15.4%
Randolph	15.4%
Hampshire, Morgan	15.1%

Source: West Virginia Health Statistics Center, Behavioral Risk Factor Surveillance System, 2006-2010, ages 65 and over.

Appendix A.6 continued ...

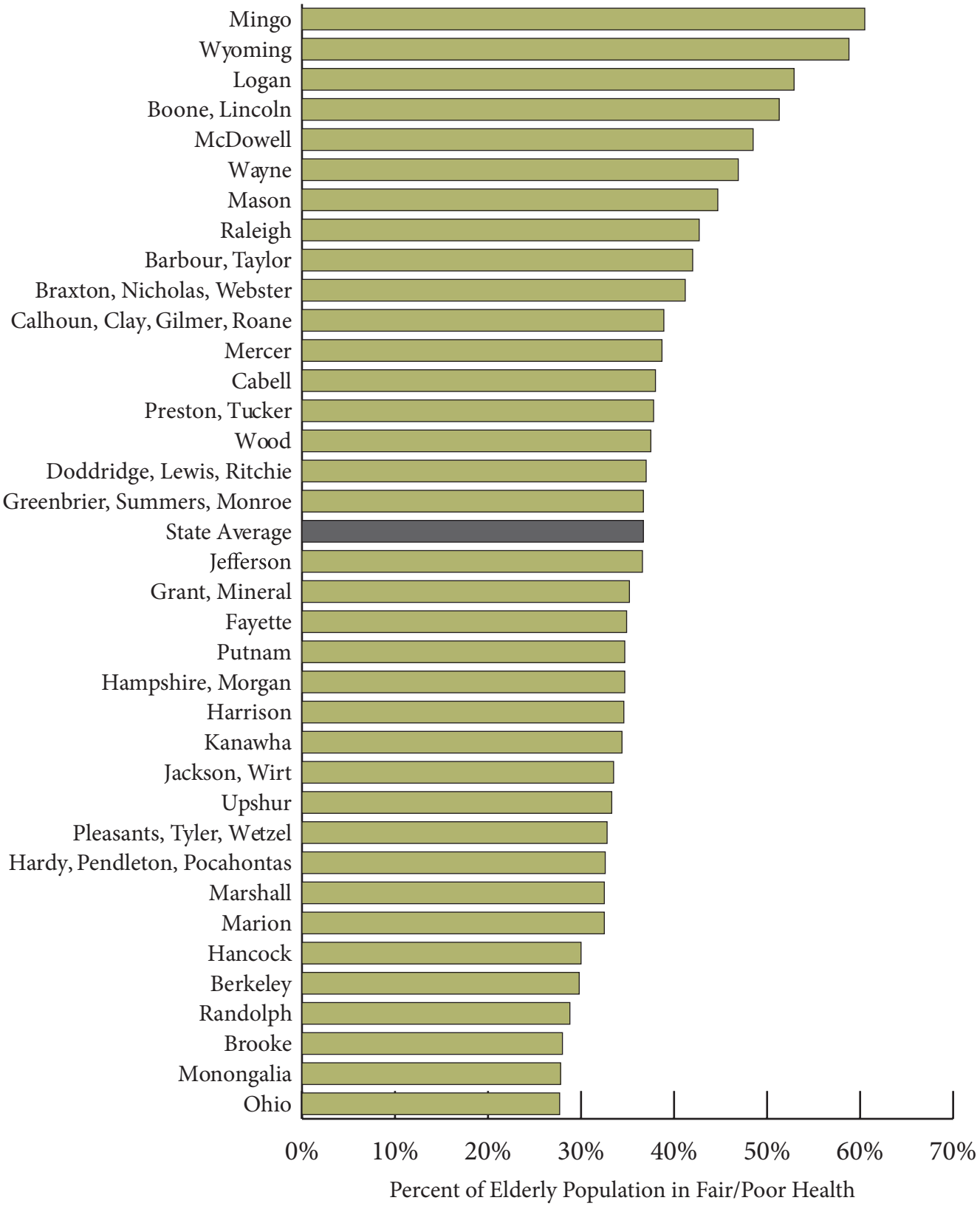
Health Status of Population over 65

County	Had Heart Attack, Angina or Coronary Heart Disease, or Stroke
Wayne	43.9%
McDowell	40.4%
Mingo	38.3%
Logan	38.2%
Hancock	38.2%
Mason	37.7%
Greenbrier, Summers, Monroe	37.5%
Cabell	36.7%
Jackson, Wirt	36.4%
Raleigh	36.2%
Berkeley	36.0%
Wyoming	34.9%
Calhoun, Clay, Gilmer, Roane	34.8%
Wood	34.5%
Kanawha	33.9%
State Average	**32.8%**
Boone, Lincoln	32.7%
Mercer	32.7%
Braxton, Nicholas, Webster	32.4%
Ohio	31.6%
Marshall	30.9%
Marion	30.9%
Barbour, Taylor	30.6%
Harrison	30.4%
Monongalia	30.4%
Doddridge, Lewis, Ritchie	30.2%
Hardy, Pendleton, Pocahontas	29.9%
Putnam	29.7%
Upshur	29.4%
Hampshire, Morgan	28.1%
Grant, Mineral	27.6%
Randolph	27.4%
Fayette	26.0%
Pleasants, Tyler, Wetzel	25.2%
Jefferson	24.1%
Preston, Tucker	21.1%
Brooke	20.0%

Source: West Virginia Health Statistics Center, Behavioral Risk Factor Surveillance System, 2006-2010, ages 65 and over.

Appendix A.6 continued ...

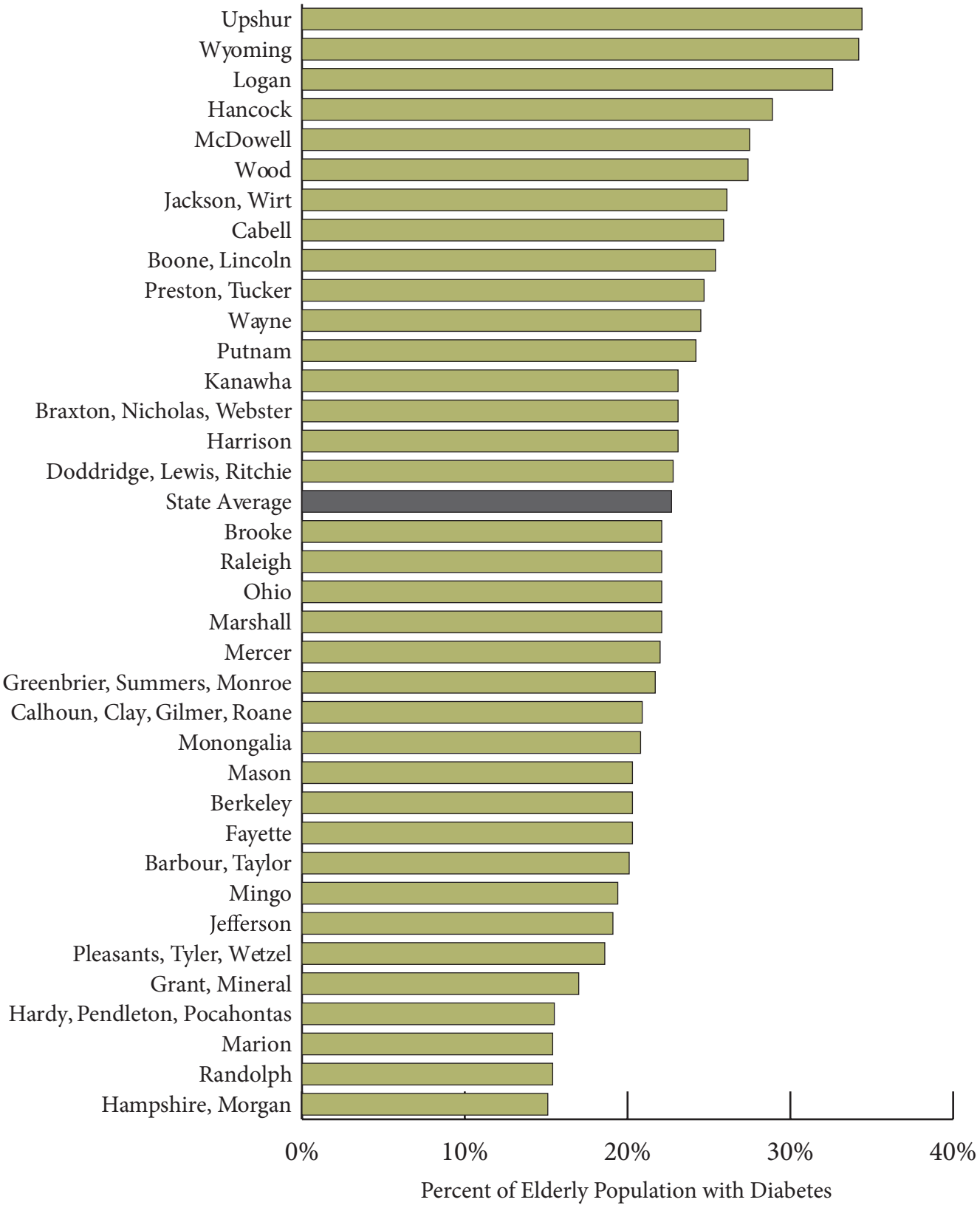
Health Status of Population over 65



Source: West Virginia Health Statistics Center, Behavioral Risk Factor Surveillance System, 2006-2010, ages 65 and over.

Appendix A.6 continued ...

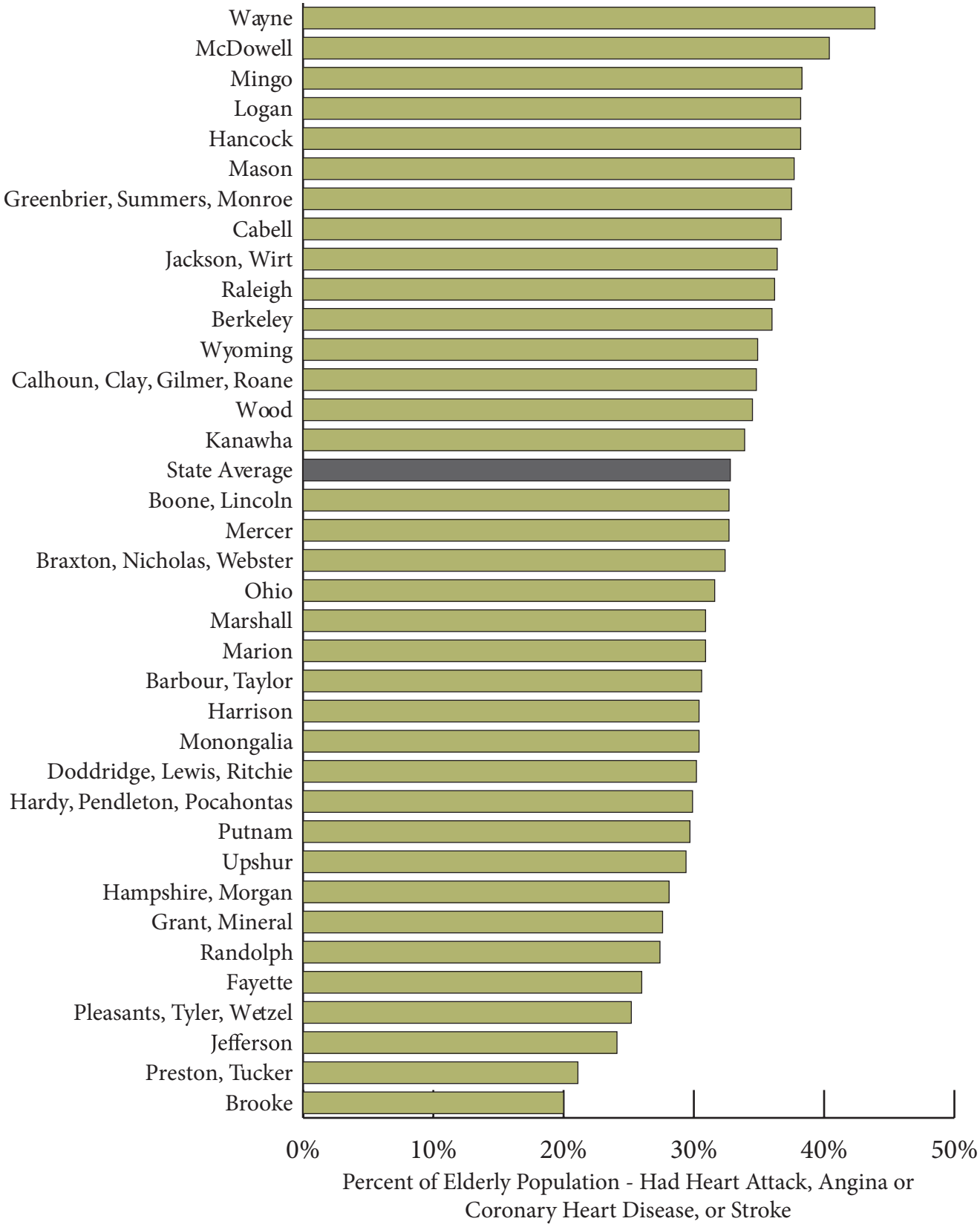
Health Status of Population over 65



Source: West Virginia Health Statistics Center, Behavioral Risk Factor Surveillance System, 2006-2010, ages 65 and over.

Appendix A.6 continued ...

Health Status of Population over 65



Source: West Virginia Health Statistics Center, Behavioral Risk Factor Surveillance System, 2006-2010, ages 65 and over.

Appendix A.7

Medicare/Medicaid Dual Eligibles*

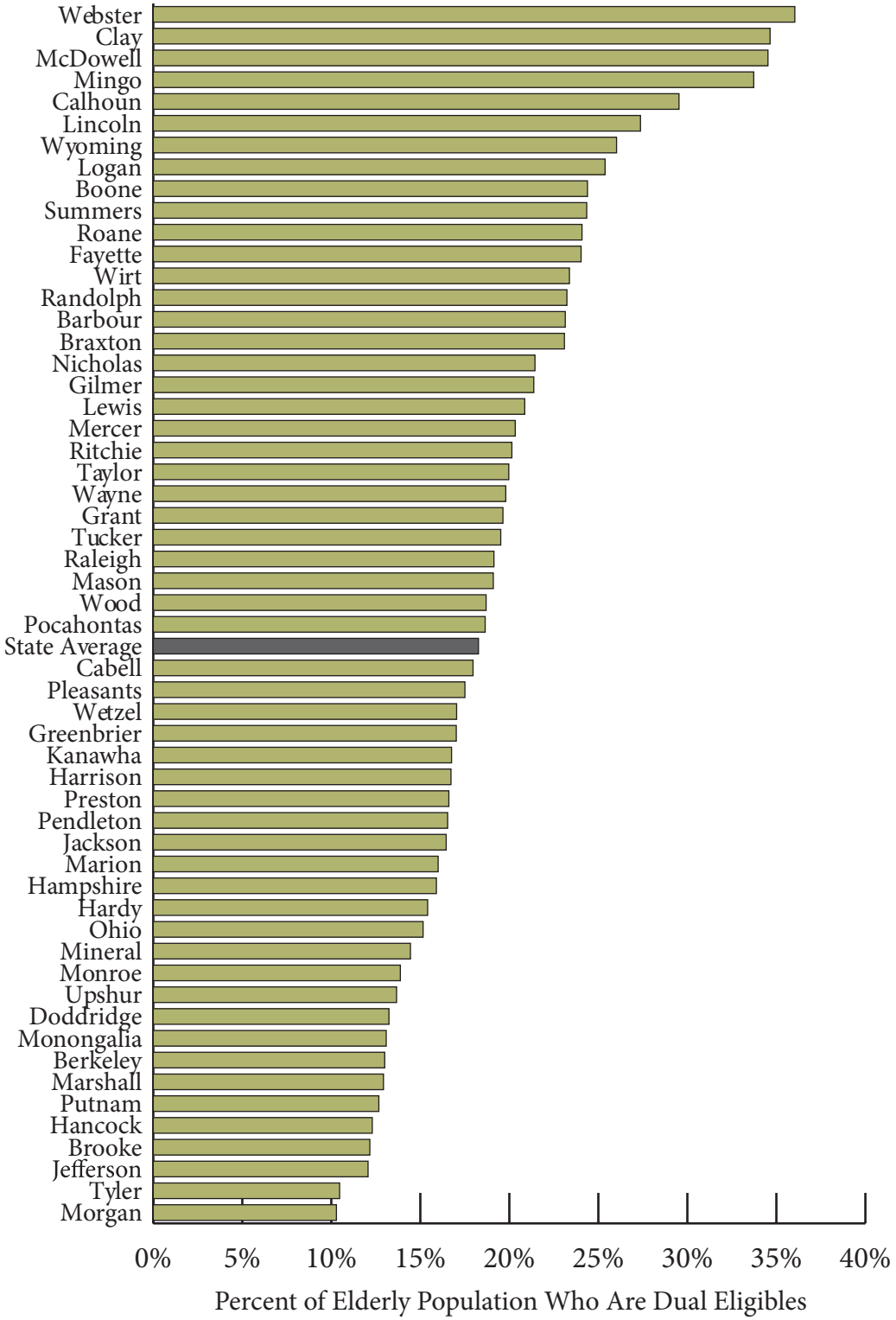
County	Dual Eligibles*	Total Elderly	Percent Elderly who are Dual Eligibles
Webster	578	1,604	36.0%
Clay	510	1,472	34.6%
McDowell	1,263	3,658	34.5%
Mingo	1,222	3,623	33.7%
Calhoun	409	1,385	29.5%
Lincoln	899	3,285	27.4%
Wyoming	934	3,589	26.0%
Logan	1,415	5,575	25.4%
Boone	851	3,489	24.4%
Summers	653	2,682	24.3%
Roane	618	2,566	24.1%
Fayette	1,875	7,802	24.0%
Wirt	209	894	23.4%
Randolph	1,219	5,246	23.2%
Barbour	639	2,761	23.1%
Braxton	588	2,546	23.1%
Nicholas	960	4,477	21.4%
Gilmer	255	1,193	21.4%
Lewis	611	2,928	20.9%
Mercer	2,280	11,213	20.3%
Ritchie	362	1,797	20.1%
Taylor	548	2,744	20.0%
Wayne	1,389	7,014	19.8%
Grant	430	2,189	19.6%
Tucker	293	1,501	19.5%
Raleigh	2,423	12,661	19.1%
Mason	889	4,654	19.1%
Wood	2,752	14,718	18.7%
Pocahontas	314	1,684	18.6%
State Average	**54,336**	**297,404**	**18.3%**
Cabell	2,760	15,364	18.0%
Pleasants	215	1,228	17.5%
Wetzel	552	3,239	17.0%
Greenbrier	1,164	6,838	17.0%
Kanawha	5,415	32,315	16.8%
Harrison	1,908	11,408	16.7%
Preston	873	5,257	16.6%
Pendleton	278	1,681	16.5%
Jackson	850	5,165	16.5%
Marion	1,527	9,541	16.0%
Hampshire	620	3,898	15.9%
Hardy	359	2,329	15.4%
Ohio	1,245	8,213	15.2%
Mineral	707	4,893	14.4%
Monroe	368	2,651	13.9%
Upshur	801	5,860	13.7%
Doddridge	176	1,329	13.2%
Monongalia	1,286	9,826	13.1%
Berkeley	1,542	11,858	13.0%
Marshall	752	5,814	12.9%
Putnam	1,011	7,977	12.7%
Hancock	708	5,754	12.3%
Brooke	560	4,602	12.2%
Jefferson	762	6,314	12.1%
Tyler	178	1,700	10.5%
Morgan	331	3,216	10.3%

* Includes only those receiving full Medicaid benefits: Qualified Medicare Beneficiaries with full Medicaid, Specified Low-Income Medicare Beneficiaries with full Medicaid, and Medicaid Only (Non QMB, SLMB, QDWI, QI-1, or QI-2).

Source: Data on dual eligibles from West Virginia Department of Health and Human Resources, Bureau for Medical Services. Data on elders in each county from U.S. Census Bureau, 2010 Decennial Census, "DP-1: Profile of General Population and Housing Characteristics."

Appendix A.7 continued ...

Medicare/Medicaid Dual Eligibles



* Includes only those receiving full Medicaid benefits: Qualified Medicare Beneficiaries with full Medicaid, Specified Low-Income Medicare Beneficiaries with full Medicaid, and Medicaid Only (Non QMB, SLMB, QDWI, QI-1, or QI-2).

Source: Data on dual eligibles from West Virginia Department of Health and Human Resources, Bureau for Medical Services. Data on elders in each county from U.S. Census Bureau, 2010 Decennial Census, "DP-1: Profile of General Population and Housing Characteristics."

Appendix B:
Elder Index Variables

Appendix B1

Data Sources for Elder Index Variables

Data Type	Source	Assumptions
Housing	Renter Costs: U.S. Department of Housing and Urban Development, Fair Market Rents—Fiscal Year 2009. Retrieved from http://www.huduser.org 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 Owner costs adjusted to 2009 by CPI-U for housing in the South region. http://data.bls.gov/PDQ/outside.jsp?survey=cu	Fair Market Rents (FMRs) for one-bedroom units by HUD statistical area (county or country group). Median selected monthly owner costs (SMOC) for owners 65+ with, and without a mortgage. SMOC includes property taxes, insurance, heat & utilities, condo fees, & mortgage payment (if any).
Food	U.S. Department of Agriculture, Low-Cost Food Plan: http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm	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.
Health Care	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	Includes premiums and out-of-pocket costs. Average costs calculated by the Gerontology Institute for West Virginia assuming Medicare Advantage with Prescription coverage or Medigap Supplement and Medicare Part D coverage; also assuming an elder age 70–74.
Transportation	Private Automobile Cost: National Household Travel Survey (NHTS) http://nhts.ornl.gov/download.shtml#2001 Per Mile Cost: U.S. Internal Revenue Service http://www.irs.gov/newsroom/article/0,,id=200505,00.html	Estimated annual mileage driven by retired singles and couples in WV x IRS standard mileage reimbursement rate for operating and owner costs for 2009.
Miscellaneous	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.	The Elder Standard calculates miscellaneous expenses for owners without a mortgage, and applies that amount to each of the housing types.
Long-Term Care	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.	Authors' calculations using area costs for three prototypical levels of longterm care services packages.

Source: Table taken from Wider Opportunities for Women, "The Elder Economic Security Standard Index for West Virginia" (2010), downloaded from www.wowonline.org/ourprograms/eesi/state-resources/documents/WVElderIndexFINAL.pdf.

The **West Virginia Center on Budget and Policy** is a policy research organization that is nonpartisan, nonprofit, and statewide. It focuses on how policy decisions affect all West Virginians, including low- and moderate-income families, other vulnerable populations, and the important community programs that serve them.

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The mission of the **West Virginia Partnership for Elder Living** is to foster the ability of West Virginians to age in settings of their choice. This project brings professionals and other interested West Virginians together around issues such as health care, economics, and care workforce to develop strategies and look for possible policy or legislative action that could positively affect the issue.

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