



**Wider
Opportunities
for Women**

The Economic Security Database

MEASURING ECONOMIC SECURITY IN THE UNITED STATES



Wider Opportunities for Women

Economic Security Database

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 promotes life-long 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 state and local partners who promote economy 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 uses, see the [More Information](#) page.

[Choose BEST >>](#)

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 uses, see the [More Information](#) page.

[Choose Elder Index >>](#)

More Information

Additional information on the Economic Security Database and the projects supported by this 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)

BEST FEATURES

- ✘ 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

Monthly Expenses for: 1 Worker

Housing	\$688
Utilities	\$149
Food	\$244
Transportation	\$495
Child Care	\$0
Personal & Household Items	\$291
Health Care	\$136
Emergency Savings	\$75
Retirement Savings	\$73
Taxes	\$384
Tax Credits	-\$34
Monthly Total	\$2,501
Annual Total	\$30,012
Hourly Wage	\$14.21
Additional Asset Building Savings	
Children's Higher Education	\$0
Homeownership	\$111



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University of
Massachusetts
Boston®

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

Housing

Food

Transportation

Health Care

Miscellaneous

Total = expenses

The Elder Economic Security Standard Index, US Average Monthly Expenses for Selected Household Types, 2010				
Monthly Expenses/ Monthly and Yearly Totals	Elder Person		Elder Couple	
	Owner w/o Mortgage	Renter	Owner w/o Mortgage	Renter
Housing	\$372	\$698	\$372	\$698
Food	\$231	\$231	\$424	\$424
Transportation (Private Auto)	\$283	\$283	\$346	\$346
Health Care	\$254	\$254	\$508	\$508
Miscellaneous	\$228	\$228	\$330	\$330
Elder Index Per Month	\$1,368	\$1,694	\$1,979	\$2,305
Elder Index Per Year	\$16,415	\$20,326	\$23,751	\$27,663



EXPLORING THE 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 families' 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



Continue



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.



EXPLORING THE DATABASE



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Choose BEST >>



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Choose Elder Index >>



BEST INDEX



Wider Opportunities for Women

Economic Security Database

BEST

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.



Find



Compare BEST Indexes across States, Counties or Cities

- See BEST budgets across locations within a state or across the country.

Compare



Compare BEST Indexes across Family Types

- See BEST budgets across family types within one location.

Compare





LOG IN AND REGISTRATION

LOG IN

Wider Opportunities for Women Economic Security Database

BEST Result

Family Type
 Number of Workers: 1
 Number of Children, Ages 0-2: 0
 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 and...)
 Worker(s) with Benefits
 Worker(s) without Benefits

Location
 Select State: [] Where is []

Login / Register

Login Register

Please log in below:

Email Address: []

Password: []

Terms: Please agree to the [Terms of Use](#)

Log in

Forgot Password?

Email Address: []

Reset Password

[Cancel](#)

REGISTER

Wider Opportunities for Women Economic Security Database

BEST Result

Family Type
 Number of Workers: 1
 Number of Children, Ages 0-2: 0
 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 and...)
 Worker(s) with Benefits
 Worker(s) without Benefits

Location
 Select State: [] Where is []

Login / Register

Login Register

First Name: []

Last Name: []

Email Address: []

Organization Type: **Academia** []

Password: []

Register

[Cancel](#)



BEST INDEX BY STATE, COUNTY OR CITY

Wider Opportunities for Women Logout
Unregister

Economic Security Database

BEST Result

Family Type

Number of Workers:

Number of Children, Ages 0-2:

Number of Children, Ages 3-5:

Number of Children, Ages 6-12:

Number of Children, Ages 13-17:

Benefits
(Employer-sponsored health insurance, retirement plan and access to unemployment insurance.)

Worker(s) with Benefits
 Worker(s) without Benefits

Location

Mississippi Where is my jurisdiction?

Select Jurisdiction
 Statewide Average
 Adams County
 Alcorn County
 Amite County
Attala County
 Benton County
 Bolivar County
 Calhoun County
 Carroll County
 Chickasaw County
 Choctaw County
 Claiborne County
 Clarke County
 Clay County
 Coahoma County
 Copiah County
 Covington County
 DeSoto County
 Forrest County



BEST INDEX BY STATE, COUNTY OR CITY



Economic Security Database

BEST Result

Basic Economic Security Tables

(2 worker(s), 1 infant(s), 1 preschooler(s), 2 schoolchildren)



Print

Change Selections

	BEST	BEST %
Housing	\$636	8.91%
Utilities	\$135	1.89%
Food	\$970	13.58%
Transportation	\$1,245	17.43%
Child Care	\$1,013	14.18%
Personal & Household Items	\$470	6.58%
Health Care	\$1,489	20.85%
Emergency Savings	\$326	4.56%
Retirement Savings	\$110	1.54%
Taxes	\$1,181	16.54%
Tax Credits	-\$434	-6.08%
Monthly Total (per Worker)	\$3,571	
Annual Total	\$85,692	
Hourly Wage (per Worker)	\$20.29	
Additional Asset Building Savings		
Children's Higher Education	\$93	
Homeownership	\$116	

BEST Index

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



components, including data sources and assumptions used in specific calculations, see the [BEST Index expenses and savings definitions](#). Additional information can be found in [The Basic Economic Security Tables: United States Methodology and Supplemental Data](#), available at www.wowonline.org.

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](#)



COMPARING YOUR BUDGET



Economic Security Database

BEST Result

Basic Economic Security Tables

(2 worker(s), 1 infant(s), 1 preschooler(s), 2 schoolchildren)



Print Change Selections

	BEST	Your Expenses	Difference	BEST %	Your Expenses %
Housing	\$636	\$1000	\$364	8.91%	33.06%
Utilities	\$135	\$100	-\$35	1.89%	3.31%
Food	\$970	\$200	-\$770	13.58%	6.61%
Transportation	\$1,245	\$50	-\$1,195	17.43%	1.65%
Child Care	\$1,013	\$0	-\$1,013	14.18%	0.00%
Personal & Household Items	\$470	\$75	-\$395	6.58%	2.48%
Health Care	\$1,489	\$50	-\$1,439	20.85%	1.65%
Emergency Savings	\$326	\$200	-\$126	4.56%	6.61%
Retirement Savings	\$110	\$100	-\$10	1.54%	3.31%
Taxes*	\$1,181	\$1500	\$319	16.54%	49.59%
Tax Credits*	-\$434	\$-250	\$184	-6.08%	-8.26%
Monthly Total (per Worker)	\$3,571	\$1,512.5	-\$2,058.5		

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



Economic Security Database

BEST

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[Find >>](#)

Compare BEST Indexes across States, Counties or Cities

- See BEST budgets across locations within a state or across the country.

[Compare >>](#)

Compare BEST Indexes across Family Types

- See BEST budgets across family types within one location.

[Compare >>](#)





COMPARE BEST TABLES ACROSS AREAS

BEST Result

Please Select

- Full economic security budget
- 1 expense or saving item

Family Type

Number of Workers

2

Number of Children, Ages 0-2

1

Number of Children, Ages 3-5

1

Number of Children, Ages 6-12

1

Number of Children, Ages 13-18

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 10.

Virginia

- Select State
- Alabama
- Delaware
- District of Columbia
- Kentucky
- Maryland

Select Jurisdiction

Where is my jurisdiction?

Location

Select up to 5 more

New Mexico

Select Jurisdiction

Where is my jurisdiction?

Virginia, Alexandria city

Remove

District of Columbia

Remove

Mississippi, Copiah County

Remove

Kentucky, Caldwell County

Remove

New Mexico, McKinley County

Remove

Submit





COMPARE BEST TABLES ACROSS AREAS

BEST Result

Basic Economic Security Tables

[Print](#)
[Export \(CSV\)](#)
[Change Selections](#)


Workers with Benefits

2 worker(s), 1 infant(s), 1 preschooler(s), 1 schoolage, 2 teenager(s)

	Virginia Alexandria city	District of Columbia	Mississippi Copiah County	Kentucky Caldwell County	New Mexico McKinley County
Housing	\$2,200	\$1,554	\$686	\$522	\$679
Utilities	\$246	\$309	\$260	\$206	\$308
Food	\$1,225	\$1,360	\$1,128	\$1,094	\$1,094
Transportation	\$655	\$420	\$1,275	\$1,043	\$932
Child Care	\$2,871	\$3,638	\$1,041	\$1,159	\$1,466
Personal & Household Items	\$991	\$870	\$559	\$491	\$561
Health Care	\$620	\$618	\$617	\$570	\$691
Emergency Savings	\$465	\$473	\$213	\$159	\$160
Retirement Savings	\$264	\$182	\$91	\$24	\$21
Taxes	\$2,708	\$2,962	\$985	\$1,121	\$1,044
Tax Credits	-584	-639	-517	-613	-584
Monthly Total (per Worker)	\$5,831	\$5,874	\$3,169	\$2,888	\$3,136
Annual Total	\$139,932	\$140,964	\$76,056	\$69,312	\$75,264
Hourly Wage (per Worker)	\$33.13	\$33.38	\$18.01	\$16.41	\$17.82
Additional Asset Building Savings					
Children's Higher Education	\$284	\$268	\$119	\$259	\$97
Homeownership	\$1,276	\$1,479	\$151	\$180	\$78



COMPARE BEST TABLES ACROSS FAMILY TYPES



Wider Opportunities for Women

Logout
Unregister

Economic Security Database

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[Find >>](#)

Compare BEST Indexes across States, Counties or Cities


- See BEST budgets across locations within a state or across the country.

[Compare >>](#)

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[Compare >>](#)





COMPARE BEST TABLES ACROSS FAMILY TYPES

Economic Security Database

BEST Result

Please Select

- Full economic security budget
- 1 expense or saving item

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



Family Type

Select up to 8.

Family 1

Number of Workers

Number of Children, Ages 0-2

Number of Children, Ages 3-5

Number of Children, Ages 6-12

Number of Children, Ages 13-18

Benefits

(Employer-sponsored health insurance, retirement plan, access to unemployment insurance)

- Worker(s) with Benefits
- Worker(s) without Benefits
- Both

Location

Select a location.

Where is my jurisdiction?



COMPARE BEST TABLES ACROSS FAMILY TYPES

BEST Result

Please Select

- Full economic security budget
- 1 expense or saving item Transportation

Family Type

Select up to 8.

Family 1

Number of Workers

Number of Children, Ages 0-2

Number of Children, Ages 3-5

Number of Children, Ages 6-12

Number of Children, Ages 13-18

Family 2

Number of Workers

Number of Children, Ages 0-2

Number of Children, Ages 3-5

Number of Children, Ages 6-12

Number of Children, Ages 13-18

Family 3

Number of Workers

Number of Children, Ages 0-2

Number of Children, Ages 3-5

Number of Children, Ages 6-12

Number of Children, Ages 13-18

Add Another Family

Benefits

(Employer-sponsored health insurance, retirement plan, access to unemployment insurance)

- Worker(s) with Benefits
- Worker(s) without Benefits
- Both

Location

Select a location.

Where is my jurisdiction?



ELDER INDEX



Economic Security Database

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[Choose Elder Index >>](#)





ELDER INDEX



Economic Security Database

Elder Initiative

Find the Elder Index for a State, County or City

- See an Elder Index budget for a specific location.



Find >>

Find the Elder Index for a State, County or City

- See Elder Index budgets across locations within a state or across the country.

Compare >>



ELDER INDEX

Elder Index Result

Location

Michigan Select Jurisdiction

Michigan, Alpena County

[Remove](#)

[Submit](#)

Elder Index Result

[Print](#)

[Export \(CSV\)](#)

Michigan, Alpena County						
Expenses/Monthly and Yearly Totals	Single Elder			Elder Couple		
	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)	\$437	\$684	\$1,085	\$437	\$684	\$1,085
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$237	\$237	\$237	\$417	\$417	\$417
Health Care (Good)	\$315	\$315	\$315	\$631	\$631	\$631
Miscellaneous	\$245	\$245	\$245	\$383	\$383	\$383
Index Per Month	\$1,468	\$1,715	\$2,116	\$2,298	\$2,545	\$2,946
Index Per Year	\$17,616	\$20,580	\$25,392	\$27,576	\$30,540	\$35,352



COMPARE ELDER INDEXES



Wider Opportunities for Women

[Logout](#)

[Unregister](#)

Economic Security Database

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COMPARE ELDER INDEXES

 **Wider Opportunities for Women** Logout
Unregister

Economic Security Database

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

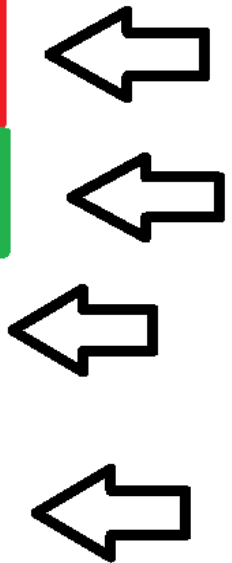
- Excellent
- Good
- Poor

Location

Select up to 10.

Select State Select

Select State
Michigan
Washington
West Virginia





COMPARE ELDER INDEXES

Elder Index Result

Elder Index Result

Print

Export (CSV)

Change Selections

	California, Statewide Average	Idaho, Adams County
	Single Elder	Single Elder
Expenses/Monthly and Yearly Totals	Renter, one bedroom	Renter, one bedroom
Housing (inc. utilities, taxes & insurance)	\$800	\$507
Food	\$260	\$243
Transportation	\$237	\$262
Health Care (Good)	\$339	\$416
Miscellaneous	\$250	\$239
Index Per Month	\$1,886	\$1,667
Index Per Year	\$22,632	\$20,004



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.

Example of Program Impact	
2008 Annual Elder Index for San Diego, CA	\$22,822
Potiker Family Senior Residence average rent = \$500 a month	-\$6,000
Older Americans Act meals (2x/day)	-\$1,700
Elder's expenses after assistance	\$15,000
Total Annual Benefit for Elder	\$7,700
34% of elder's basic costs are covered	

BEST IN ACTION

- × **Career Counseling**
 - + Mississippi
- × **Case Management**
 - + Washington, DC
- × **Innovations in the Workforce**
 - × Seattle-King County
- × **Defending Critical Programs**



**Wider
Opportunities
for Women**

The Economic Security Database

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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