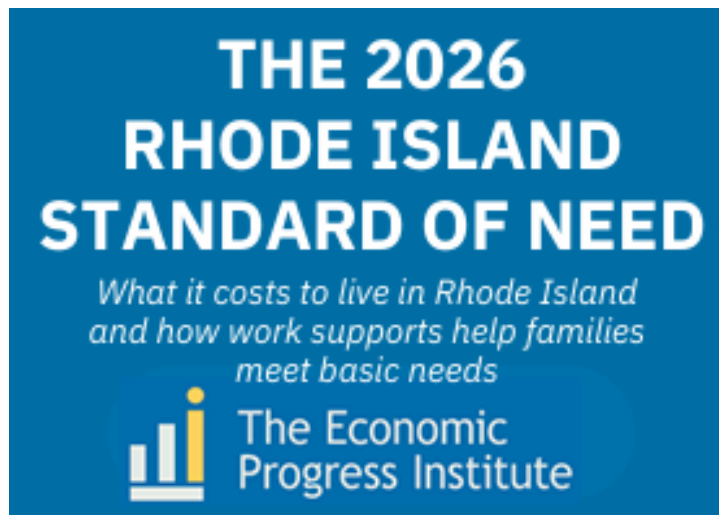




KEY FINDING 11: MANY SENIORS FACE CHALLENGES IN MEETING BASIC NEEDS

Some older Rhode Islanders do not have enough income to pay for their basic needs, and a basic needs budget is most expensive for seniors in poor health and for those paying off a mortgage.

The 2026 Rhode Island Standard of Need report provides state-level data tables for Rhode Island seniors, one for individuals (Table 18) and one for couples (Table 19). We reproduce these here along with ten additional tables, two each for Rhode Island's five counties: Providence County (Tables KF11-A and KF11-B); Kent County (Tables KF11-C and KF11-D); Washington County (Tables KF11-E and KF11-F); Bristol County (Tables KF11-G and KF11-H); and Newport County (Tables KF11-I and KF11-J).

RHODE ISLAND

ELDER INDEX FOR RHODE ISLAND - SINGLE ELDER

Expenses	Renter			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,344	\$1,344	\$1,344	\$2,021	\$2,021	\$2,021	\$905	\$905	\$905
Food	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328
Transportation	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341
Healthcare	\$612	\$432	\$342	\$612	\$432	\$342	\$612	\$432	\$342
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$401	\$401	\$401	\$401	\$401	\$401	\$401	\$401	\$401
Total Monthly	\$3,026	\$2,846	\$2,756	\$3,703	\$3,523	\$3,433	\$2,587	\$2,407	\$2,317
Total Yearly	\$36,312	\$34,152	\$33,072	\$44,436	\$42,276	\$41,196	\$31,044	\$28,884	\$27,804
RISN for Single Working-Age Adult		\$42,177			\$42,177			\$42,177	
100% Federal Poverty Level (2025)		\$15,650			\$15,650			\$15,650	
200% Federal Poverty Level (2025)		\$31,300			\$31,300			\$31,300	
300% Federal Poverty Level (2025)		\$46,950			\$46,950			\$46,950	

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by Elderindex.org.

TABLE 18

ELDER INDEX FOR RHODE ISLAND - COUPLE

Expenses	Renters			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,344	\$1,344	\$1,344	\$2,021	\$2,021	\$2,021	\$905	\$905	\$905
Food	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601
Transportation	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524
Healthcare	\$1,224	\$864	\$684	\$1,224	\$864	\$684	\$1,224	\$864	\$684
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$579	\$579	\$579	\$579	\$579	\$579	\$579	\$579	\$579
Total Monthly	\$4,272	\$3,912	\$3,732	\$4,949	\$4,589	\$4,409	\$3,833	\$3,473	\$3,293
Total Yearly	\$51,264	\$46,944	\$44,784	\$59,388	\$55,068	\$52,908	\$45,996	\$41,676	\$39,516
RISN for Two Working-Age Adults		\$55,821			\$55,821			\$55,821	
100% Federal Poverty Level (2025)		\$21,150			\$21,150			\$21,150	
200% Federal Poverty Level (2025)		\$42,300			\$42,300			\$42,300	
300% Federal Poverty Level (2025)		\$63,450			\$63,450			\$63,450	

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by Elderindex.org.

TABLE 19

PROVIDENCE COUNTY

ELDER INDEX FOR PROVIDENCE COUNTY - SINGLE ELDER

Expenses	Renter			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,319	\$1,319	\$1,319	\$1,866	\$1,866	\$1,866	\$877	\$877	\$877
Food	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328
Transportation	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341
Healthcare	\$612	\$432	\$342	\$612	\$432	\$342	\$612	\$432	\$342
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$396	\$396	\$396	\$396	\$396	\$396	\$396	\$396	\$396
Total Monthly	\$2,996	\$2,816	\$2,726	\$3,543	\$3,363	\$3,273	\$2,554	\$2,374	\$2,284
Total Yearly	\$35,952	\$33,792	\$32,712	\$42,516	\$40,356	\$39,276	\$30,648	\$28,488	\$27,408
RISN for Single Working-Age Adult		\$42,177			\$42,177			\$42,177	
100% Federal Poverty Level (2025)		\$15,650			\$15,650			\$15,650	
200% Federal Poverty Level (2025)		\$31,300			\$31,300			\$31,300	
300% Federal Poverty Level (2025)		\$46,950			\$46,950			\$46,950	

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE KF11-A

ELDER INDEX FOR PROVIDENCE COUNTY - COUPLE

Expenses	Renters			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,319	\$1,319	\$1,319	\$1,866	\$1,866	\$1,866	\$877	\$877	\$877
Food	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601
Transportation	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524
Healthcare	\$1,224	\$864	\$684	\$1,224	\$864	\$684	\$1,224	\$864	\$684
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$573	\$573	\$573	\$573	\$573	\$573	\$573	\$573	\$573
Total Monthly	\$4,241	\$3,881	\$3,701	\$4,788	\$4,428	\$4,248	\$3,799	\$3,439	\$3,259
Total Yearly	\$50,892	\$46,572	\$44,412	\$57,456	\$53,136	\$50,976	\$45,588	\$41,268	\$39,108
RISN for Two Working-Age Adults		\$55,821			\$55,821			\$55,821	
100% Federal Poverty Level (2025)		\$21,150			\$21,150			\$21,150	
200% Federal Poverty Level (2025)		\$42,300			\$42,300			\$42,300	
300% Federal Poverty Level (2025)		\$63,450			\$63,450			\$63,450	

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE KF11-B

KENT COUNTY

ELDER INDEX FOR KENT COUNTY - SINGLE ELDER

Expenses	Renter			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,319	\$1,319	\$1,319	\$1,842	\$1,842	\$1,842	\$879	\$879	\$879
Food	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328
Transportation	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341
Healthcare	\$612	\$432	\$342	\$612	\$432	\$342	\$612	\$432	\$342
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$396	\$396	\$396	\$396	\$396	\$396	\$396	\$396	\$396
Total Monthly	\$2,996	\$2,816	\$2,726	\$3,519	\$3,339	\$3,249	\$2,556	\$2,376	\$2,286
Total Yearly	\$35,952	\$33,792	\$32,712	\$42,228	\$40,068	\$38,988	\$30,672	\$28,512	\$27,432
RISN for Single Working-Age Adult	\$42,177			\$42,177			\$42,177		
100% Federal Poverty Level (2025)	\$15,650			\$15,650			\$15,650		
200% Federal Poverty Level (2025)	\$31,300			\$31,300			\$31,300		
300% Federal Poverty Level (2025)	\$46,950			\$46,950			\$46,950		

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE KF11-C

ELDER INDEX FOR KENT COUNTY - COUPLE

Expenses	Renters			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,319	\$1,319	\$1,319	\$1,842	\$1,842	\$1,842	\$879	\$879	\$879
Food	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601
Transportation	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524
Healthcare	\$1,224	\$864	\$684	\$1,224	\$864	\$684	\$1,224	\$864	\$684
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$574	\$574	\$574	\$574	\$574	\$574	\$574	\$574	\$574
Total Monthly	\$4,242	\$3,882	\$3,702	\$4,765	\$4,405	\$4,225	\$3,802	\$3,442	\$3,262
Total Yearly	\$50,904	\$46,584	\$44,424	\$57,180	\$52,860	\$50,700	\$45,624	\$41,304	\$39,144
RISN for Two Working-Age Adults	\$55,821			\$55,821			\$55,821		
100% Federal Poverty Level (2025)	\$21,150			\$21,150			\$21,150		
200% Federal Poverty Level (2025)	\$42,300			\$42,300			\$42,300		
300% Federal Poverty Level (2025)	\$63,450			\$63,450			\$63,450		

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE KF11-D

WASHINGTON COUNTY

ELDER INDEX FOR WASHINGTON COUNTY - SINGLE ELDER

Expenses	Renter			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,312	\$1,312	\$1,312	\$2,226	\$2,226	\$2,226	\$937	\$937	\$937
Food	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328
Transportation	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341
Healthcare	\$612	\$428	\$338	\$612	\$428	\$338	\$612	\$428	\$338
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$407	\$407	\$407	\$407	\$407	\$407	\$407	\$407	\$407
Total Monthly	\$3,000	\$2,816	\$2,726	\$3,914	\$3,730	\$3,640	\$2,625	\$2,441	\$2,351
Total Yearly	\$36,000	\$33,792	\$32,712	\$46,968	\$44,760	\$43,680	\$31,500	\$29,292	\$28,212
RISN for Single Working-Age Adult		\$42,177			\$42,177			\$42,177	
100% Federal Poverty Level (2025)		\$15,650			\$15,650			\$15,650	
200% Federal Poverty Level (2025)		\$31,300			\$31,300			\$31,300	
300% Federal Poverty Level (2025)		\$46,950			\$46,950			\$46,950	

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE KF11-E

ELDER INDEX FOR WASHINGTON COUNTY - COUPLE

Expenses	Renters			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,312	\$1,312	\$1,312	\$2,226	\$2,226	\$2,226	\$937	\$937	\$937
Food	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601
Transportation	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524
Healthcare	\$1,224	\$856	\$676	\$1,224	\$856	\$676	\$1,224	\$856	\$676
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584	\$584
Total Monthly	\$4,245	\$3,877	\$3,697	\$5,159	\$4,791	\$4,611	\$3,870	\$3,502	\$3,322
Total Yearly	\$50,940	\$46,524	\$44,364	\$61,908	\$57,492	\$55,332	\$46,440	\$42,024	\$39,864
RISN for Two Working-Age Adults		\$55,821			\$55,821			\$55,821	
100% Federal Poverty Level (2025)		\$21,150			\$21,150			\$21,150	
200% Federal Poverty Level (2025)		\$42,300			\$42,300			\$42,300	
300% Federal Poverty Level (2025)		\$63,450			\$63,450			\$63,450	

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE KF11-F

BRISTOL COUNTY

ELDER INDEX FOR BRISTOL COUNTY - SINGLE ELDER

Expenses	Renter			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,319	\$1,319	\$1,319	\$2,546	\$2,546	\$2,546	\$995	\$995	\$995
Food	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328
Transportation	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341
Healthcare	\$617	\$440	\$352	\$617	\$440	\$352	\$617	\$440	\$352
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$421	\$421	\$421	\$421	\$421	\$421	\$421	\$421	\$421
Total Monthly	\$3,026	\$2,849	\$2,761	\$4,253	\$4,076	\$3,988	\$2,702	\$2,525	\$2,437
Total Yearly	\$36,312	\$34,188	\$33,132	\$51,036	\$48,912	\$47,856	\$32,424	\$30,300	\$29,244
RISN for Single Working-Age Adult		\$42,177			\$42,177			\$42,177	
100% Federal Poverty Level (2025)		\$15,650			\$15,650			\$15,650	
200% Federal Poverty Level (2025)		\$31,300			\$31,300			\$31,300	
300% Federal Poverty Level (2025)		\$46,950			\$46,950			\$46,950	

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE KF11-G

ELDER INDEX FOR BRISTOL COUNTY - COUPLE

Expenses	Renters			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,319	\$1,319	\$1,319	\$2,546	\$2,546	\$2,546	\$995	\$995	\$995
Food	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601
Transportation	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524
Healthcare	\$1,234	\$880	\$704	\$1,234	\$880	\$704	\$1,234	\$880	\$704
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600
Total Monthly	\$4,278	\$3,924	\$3,748	\$5,505	\$5,151	\$4,975	\$3,954	\$3,600	\$3,424
Total Yearly	\$51,336	\$47,088	\$44,976	\$66,060	\$61,812	\$59,700	\$47,448	\$43,200	\$41,088
RISN for Two Working-Age Adults		\$55,821			\$55,821			\$55,821	
100% Federal Poverty Level (2025)		\$21,150			\$21,150			\$21,150	
200% Federal Poverty Level (2025)		\$42,300			\$42,300			\$42,300	
300% Federal Poverty Level (2025)		\$63,450			\$63,450			\$63,450	

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE KF11-H

NEWPORT COUNTY

ELDER INDEX FOR NEWPORT COUNTY - SINGLE ELDER

Expenses	Renter			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,570	\$1,570	\$1,570	\$2,546	\$2,546	\$2,546	\$995	\$995	\$995
Food	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328	\$328
Transportation	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341	\$341
Healthcare	\$612	\$432	\$342	\$612	\$432	\$342	\$612	\$432	\$342
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$419	\$419	\$419	\$419	\$419	\$419	\$419	\$419	\$419
Total Monthly	\$3,270	\$3,090	\$3,000	\$4,246	\$4,066	\$3,976	\$2,695	\$2,515	\$2,425
Total Yearly	\$39,240	\$37,080	\$36,000	\$50,952	\$48,792	\$47,712	\$32,340	\$30,180	\$29,100
RISN for Single Working-Age Adult		\$42,177			\$42,177			\$42,177	
100% Federal Poverty Level (2025)		\$15,650			\$15,650			\$15,650	
200% Federal Poverty Level (2025)		\$31,300			\$31,300			\$31,300	
300% Federal Poverty Level (2025)		\$46,950			\$46,950			\$46,950	

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE KF11-I

ELDER INDEX FOR NEWPORT COUNTY - COUPLE

Expenses	Renters			Homeowner w/Mortgage			Homeowner w/out Mortgage		
	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health	Poor Health	Good Health	Excellent Health
Housing	\$1,570	\$1,570	\$1,570	\$2,546	\$2,546	\$2,546	\$995	\$995	\$995
Food	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601	\$601
Transportation	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524	\$524
Healthcare	\$1,224	\$864	\$684	\$1,224	\$864	\$684	\$1,224	\$864	\$684
Child Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Necessities	\$597	\$597	\$597	\$597	\$597	\$597	\$597	\$597	\$597
Total Monthly	\$4,516	\$4,156	\$3,976	\$5,492	\$5,132	\$4,952	\$3,941	\$3,581	\$3,401
Total Yearly	\$54,192	\$49,872	\$47,712	\$65,904	\$61,584	\$59,424	\$47,292	\$42,972	\$40,812
RISN for Two Working-Age Adults		\$55,821			\$55,821			\$55,821	
100% Federal Poverty Level (2025)		\$21,150			\$21,150			\$21,150	
200% Federal Poverty Level (2025)		\$42,300			\$42,300			\$42,300	
300% Federal Poverty Level (2025)		\$63,450			\$63,450			\$63,450	

Source: Elder Index. (2025). The Elder Index™ [Public Dataset]. Boston, MA: Gerontology Institute, University of Massachusetts Boston. Data provided by ElderIndex.org.

TABLE KF11-J