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Jul. 9, 2008 (McClatchy-Tribune Regional News delivered by Newstex) -- How much does it cost to grow old in Wisconsin?

More than most of us can imagine and more than many low-income senior citizens can now manage, according to the first Elder Economic Security Standard Index for Wisconsin, a county-by-county breakdown of expenses that face those 65 and older.

"In Wisconsin, elders are coming up short in making ends meet," said Sharyn Wisniewski, chair of the Wisconsin Women's Network Board, one of the groups that released the report Tuesday. "For many seniors, there is a financial gap between income and basic needs."

Are you single, 65-plus and renting a one-bedroom apartment in the city of Milwaukee? Figure on shelling out \$20,329 annually for housing, food, transportation, health care and other goods such as clothing and household needs.

Those who are single and living in their home in the city and have the mortgage paid off face \$18,803 in expenses, while those with a mortgage face expenses of \$26,376.

Expenses rise for senior couples in the city -- \$28,786 for those who own their home outright, \$36,359 for those with a mortgage and \$30,312 for renters, according to the index.

And that's just a bare-bones budget for those who seek to age in place, are in good health and don't get any government assistance such as food stamps, Medicaid or subsidized housing.

And there's not even any wiggle room for an occasional takeout pizza or birthday presents for the grandkids.

The numbers come from an index developed by the Gerontology Institute at the University of Massachusetts Boston and the Washington, D.C.-based Wider Opportunities for Women. They are designed to be used as a yardstick for policy-makers grappling with ways to ensure that seniors can age with dignity in Wisconsin.

"This new index is the total of what it takes for elders to remain independent," Wisniewski said.

Housing and health expenses account for more than 50% of expenses seniors face in Wisconsin.

"Long-term care can more than double and triple an elder's expenses," said Alison Gottlieb of the Gerontology Institute at the University of Massachusetts Boston.

The costs of aging may provide a wake-up call for baby boomers who haven't saved enough for retirement. Those searching for "the number," the amount of money needed to retire, can start figuring it here. And remember: This is for basic needs only, no frills.

But what the numbers show vividly -- and what many Wisconsin seniors already know -- is that living on Social Security alone doesn't cut it in the 21st century. One in five Wisconsin seniors counts Social Security as their only form of income.

The average Social Security benefit for Wisconsin seniors is \$13,165 for individuals and an estimated \$21,485 for couples, according to the report, well short of the index expenses. The gap is even greater when compared with the federal poverty guideline of \$10,400 for individuals and \$14,000 a year for elder couples.

Of course, "real-life" expenses differ by county, according to the index. A single senior renting a one-bedroom apartment faces expenses of \$20,143 in Kenosha County; \$21,514 in Ozaukee County; \$19,470 in Racine County; \$21,214 in Washington County; and \$22,872 in Waukesha County. In Milwaukee County, excluding the city of Milwaukee, expenses run \$20,545.

An elder couple that own their home outright faces expenses of \$28,606 in Kenosha County; \$28,696 in Ozaukee County; \$28,455 in Racine County; \$28,696 in Washington County; and \$29,930 in Waukesha County. In Milwaukee County, excluding the city of Milwaukee, expenses run \$30,080.

Gwen Jackson, who chairs the Milwaukee County Commission on Aging, said the expense figures "confirm what we already know . . . It is extremely difficult to make ends meet. The cost of fuel and the downturn of the economy make it tough on all citizens."