

## **Report: Many elders can't cover basic needs**

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Many Wisconsin elders lack the income to meet housing and other basic needs, a new report says.

In Dane County, a single elder 65 or older who rents needs \$20,852 annually to cover housing, food, transportation, health care and miscellaneous costs, according to the report compiled by the Wisconsin Women's Network and other partners and released Tuesday.

But the federal poverty line for a senior is \$10,400 a year, and the average county Social Security payment was \$14,011, the report says.

Statewide, elders living alone need \$16,909 to \$22,909 annually to cover basic living costs, while senior couples need \$25,360 to \$33,178, the report says.

Those sums are far above the poverty line and — as in Dane County — far above what they receive in Social Security payments.

The numbers are sobering because 20 percent of the state's elders rely solely on Social Security for their income, elder advocates said.

More troubling, the report says, the income gap increases for elders still paying a mortgage and rises dramatically if they need long-term care.

Even many with personal retirement accounts, savings and pensions fall short of economic security, according to the report, called the Elder Economic Security Standard Index.

"In Wisconsin, elders are coming up short in making ends meet," Women's Network chairwoman Sharon Wisniewski said at a news conference attended by state lawmakers, agencies and elder advocates.

### **National effort**

**The women's network and Wider Opportunities for Women, an organization based in Washington, D.C., partnered to launch the Wisconsin Elder Economic Security Initiative, part of a national effort using geographical data to improve the lives of seniors.**

**Wisconsin is the fifth state in the nation for which a county-by-county index has been developed, following California, Massachusetts, Pennsylvania and Illinois.**

To bridge the income gap, advocates said the state should:

- Restore the state's supplemental Social Security income for the poorest elders.
- Expand eligibility and support for health-care benefit programs and home- and community-based long-term care.
- Increase support for programs that reduce elder housing costs.
- Increase support for elder transportation.

### Typical family

The challenges faced by one Dane County family represent the trials of many, advocates said.

Linda Marty Schmitz said her parents, Lincoln and Maxine Marty, worked hard all their lives but their incomes weren't sufficient to let them stay in their home and they are now in long-term care.

"It's not what they wanted," she said, choking back tears. "I wish they could have stayed home."

Betsy Abramson, state coordinator for the initiative, said, "We need to be realistic about the cost of living for older people. We're going to need to increase benefit programs for them so they can live independently and with dignity."

The federal poverty level, a formula devised in the 1960s based on food costs, is outdated and doesn't take into account the major factors driving the elder income gap — the cost of housing and health care, Abramson and others said.

The low federal poverty level also disqualifies many elders from public benefits that would supplement Social Security, they said.

"We're talking about a segment of our society that, in some cases, built our schools, built our roads, built the world we live in today," said state Sen. Jon Erpenbach, D-Waunakee. "We all know someone in our community, in some cases, several people, who are barely hanging on. The federal poverty level needs to be a little more realistic."

The state has "model" initiatives such as Senior Care, which helps cover the cost of prescription drugs, and Family Care, which helps seniors stay in their homes in some counties, said Ramsey Alwin, director of the national economic security initiative.

### Help lawmakers

But even seniors on fixed incomes who receive a variety of supports, including housing assistance, can only approach — but not achieve — economic security, the study says.

State Rep. John Townsend, R-Fond du Lac, said the new data will help lawmakers make budget decisions.

"Although the findings are stark, this is a good day for elders in Wisconsin," Alwin said. "Wisconsin elders and their supporters have the opportunity to shape realistic and groundbreaking policy."