

Low-income elderly need help

Social Security is not enough

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WORCESTER— Elders in Worcester County cannot make ends meet on Social Security, and their real costs for basics such as housing and health care are well above what the federal government considers the poverty level, according to a new study.

The findings, as well as evidence that three in 10 Massachusetts elders have no income other than Social Security, suggest that the state and federal governments need to re-evaluate aid programs for seniors, ranging from health care to property tax relief to housing vouchers, elder advocates said.

“We really need a fresh look at the network of support programs for elders, because so many of the guidelines were set so many years ago,” said Laura Henze Russell, director of the Elder Economic Security Program at the University of Massachusetts Gerontology Institute in Boston.

Ms. Russell is an author of the report, “The Massachusetts Elder Economic Security Standard,” released yesterday at the Worcester Senior Center as part of a new Massachusetts Elder Economic Security Initiative. Backed by the Massachusetts Association of Older Americans Inc. and a national group, Wider Opportunities for Women, the initiative aims to collect data on realistic basic living costs borne by seniors and use the information to lobby for government policy changes.

In Worcester County, the average basic living costs for a healthy senior living in his or her own home without a mortgage totaled \$15,811 a year. Basics for a healthy senior renting a one-bedroom apartment at market rates cost considerably more, at \$19,469 per year.

Yet the average Social Security payment to an individual totals just \$12,024 per year, according to the report. The federal poverty level, an income benchmark used sometimes to determine if a senior qualifies for aid in certain programs, is \$9,800 a year. That makes it possible for seniors on nothing more than Social Security to exceed the poverty level but still have too little to meet basic needs.

“There are many federal programs that use the poverty level as a standard,” said Ann L. Hartstein, executive director of the Massachusetts Association of Older Americans. “We’re looking at the eligibility requirements for certain programs in Massachusetts and encouraging the use of higher multiples of the poverty level.”

The report’s backers plan to present a copy of the report to Gov.-elect Deval L. Patrick’s transition team, Ms. Hartstein said.

“They have expressed an interest in it, and we hope they will use it,” she said.

Elder advocates have chafed in recent weeks at changes Gov. Mitt Romney made to the state’s budget for the current 2007 fiscal year. In October, Mr. Romney ordered \$425 million in cuts, or about 1.7 percent of the \$25.7 billion budget, after legislators sought to use money from the state’s “rainy day” reserve fund for spending. Elder advocates yesterday estimated that Mr. Romney’s cuts took \$4 million from elder programs, including support for home health care and Meals on Wheels.

State Sen. Edward M. Augustus Jr., D-Worcester, said he hopes the next administration not only reverses the cuts but also takes a broad look at elder programs.

“I’m looking forward to our new administration coming in, (which) will have different priorities,” Mr. Augustus said.

The state’s current secretary of elder affairs, Jennifer Davis Carey, also praised the report, calling it a “big homework assignment.”

“This is groundbreaking work, and it is important because it is reality,” she said. “It is not theory.”

Yet some seniors suggested that the report may be underestimating the real costs they face. Mary A. Mason

of Worcester said she has spent \$3,000 in one year on medicine and, as a diabetic in need of a specific diet, must spend more on food.

"I just thank God I worked for the state for 20 years," she said. "I got a pension."

Some seniors in Worcester, particularly Latino immigrants who moved here to be near children, do not even receive Social Security, said Hector Reyes, an organizer with the Massachusetts Senior Action Council in Worcester.

"If they don't have a kid or family, someone who helps them, they're in trouble," Mr. Reyes said.

Couples fare no better, and health status worsens economic situations, the UMass authors reported. In Worcester County, the basic amount needed to support an elderly couple in their home without a mortgage is \$25,387 per year, according to the report. The same couple renting an apartment would need \$29,045 a year. But the average Social Security payment for a couple is \$19,776 per year.

Expenses shoot up for elders who need some kind of long-term care. Six hours of home care a week can add \$7,320 in annual expenses to a senior's budget, and more aggressive care, with or without adult day health services, can add more than \$40,000 in annual costs, according to the report.

Seniors, said Ms. Russell of UMass, "are really between a rock and a hard place when it comes to meeting basic necessities year after year after year."

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