

Housing crimps retirees' budgets

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By Angela Carter, Register Staff

NORWALK — Social Security income can fall short by tens of thousands of dollars a year when it comes to meeting the basic needs of older singles and couples in Connecticut, but their economic security can be bolstered by public supports, according to research released Monday by advocacy groups.

Four groups teamed up to conduct two studies, The Elderly Economic Security Standard Index and "Elders Living on the Edge: Toward Economic Security for Connecticut's Older Adults."

The findings showed that statewide, older couples who still are paying down a mortgage need \$41,952 per year to cover housing, food, transportation, health care and miscellaneous expenses. Single elders with a mortgage need \$31,296 a year.

Couples who rent need \$35,064 a year to adequately cover their needs, while single elderly renters need \$24,408 per year.

But researchers found that older women are at great risk of economic insecurity because the average Social Security income benefit for a single woman is \$12,600 per year, or just more than \$1,000 per month.

"High housing cost is the greatest expense for seniors living alone," said Ellen Bruce, associate director of the Gerontology Institute at the University of Massachusetts, Boston, and associate professor in gerontology.

The reports were unveiled during an event at The Marvin, an intergenerational facility that offers senior housing and child care services under one roof.

"It strikes me that aging is really an issue for all of us," said Julia Evans Starr, executive director of the Connecticut Commission on Aging. "Children are who we once were, and we are who they will become."

Two of the organizations coordinating the research, the Permanent Commission on the Status of Women and the Commission on Aging, were created by the General Assembly and work to help seniors remain in their homes.

They analyzed economic circumstances of elders in Connecticut based on a national model used by Wider Opportunities for Women based in Washington, D.C., and the Gerontology Institute at UMass.

The Elderly Economic Security Standard Index measures how much income older singles and couples need to cover the costs of their basic needs. Elder households are defined as those headed by people ages 65 or older.

To close the gap between elder incomes and the cost of living in Connecticut, advocates said they need public supports such as ConnPACE, which helps cover prescription costs; the Meals on Wheels food program; Medicare and Medicaid health care subsidies; and housing and energy assistance.

"Our findings clearly show folks are struggling and they need help," said Stacy Sanders, a field manager for WOW.

PCSW Executive Director Theresa Younger said even though the state and nation are in difficult economic times and it might not be possible to increase services to seniors, public supports should not be stripped away.

Marie Allen, executive director of the Southwestern Connecticut Agency on Aging, said that even in portions of Fairfield County, people who own homes and live on Social Security "are devastated to find themselves at 85 years old without enough money to get through the month."

Julia McClester, 65, of Norwalk said staff and friends at the South Norwalk Senior Center helped her connect with public services as she was battling both a physical disability and depression. She is renting and trying to gain housing at an assisted-living facility. "I found myself coming back into society," she said.

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