

Report Highlights Elder Living Costs

Scott Wentz, Forum Communications Co.

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ST. PAUL – Elderly Minnesotans in counties outside the Twin Cities area have lower living costs, a new report shows, but even they struggle to afford to live alone.

The report from the **Elder Economic Security Initiative** concludes that living independently is the most affordable option for seniors, but that may not be possible for elderly who rely only on Social Security benefits.

A group of organizations that advocate for senior citizens Tuesday released the Minnesota “Elder Index,” a county-by-county estimate of independent living costs for residents 65 or older.

Advocates say the index is a tool for policymakers deciding what public programs to fund and for elderly citizens deciding what living situation they can afford. An estimated 12 percent of Minnesota’s population is 65 or older, but that percentage is expected to increase beginning in 2011, when the first wave of baby boomers turns 65. That is the age considered elderly in the report.

The index “offers a realistic measure of what it costs for elders to remain in their communities,” said Bonnie Watkins of the **Minnesota Women’s Consortium**, a leading group behind the report.

The index concludes that the statewide average cost for a senior living alone in a home without a mortgage is \$16,767, higher than the average Social Security payment. The cost estimate includes housing, health care, transportation, food and other expenses.

The cost for a senior living alone ranges from about \$15,000 to \$19,000, depending on the county. The Twin Cities area is the most costly, while counties along Minnesota’s western border are among the most affordable for seniors living independently, said Jan Mutchler of the **University of Massachusetts’ Gerontology Institute**. The university helped to gather demographic and economic data in each of Minnesota’s 87 counties.

The report does not show how many seniors have income that meets the cost-of-living estimates in the index, but concludes that those who live off Social Security benefits cannot afford to live independently without public or private financial help.

Lawmakers said the index could be useful. Sen. Julie Rosen, R-Fairmont, who supported the report and represents a rural legislative district, said the findings will guide spending decisions as legislators consider a budget deficit that could reach \$7 billion.

“We will do everything we can to maintain responsible, proven programs to help older people continue living independently in their own homes as long as they are able,” Rosen said.

Supporters said they want legislators to use the report as they look at specific programs that help the elderly, but they acknowledge increased funding for those initiatives is unlikely.

“You want to consider how you allocate the dollars available,” said Joan Kuriansky of **Wider Opportunities for Women**, another group involved in the Elder Index project.