

Report: Seniors struggle to get by

By ROBERTA FUGATE

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rjfugate@njherald.com

As the cost of housing, food and medicine continues to rise, many New Jersey seniors are finding it difficult to make ends meet on Social Security alone.

In a report released Wednesday by the New Jersey Foundation for Aging, seniors in New Jersey need an average of between \$23,452 and \$33,570 to cover the basic cost of living, depending on their housing situation and health circumstances. That does not factor in any home- or community-based long-term care, which would add a minimum of 25 percent to that total and could make it close to three times as costly to live.

The average annual Social Security payment for a single woman in New Jersey in 2008 was \$12,741 and \$16,581 for a single man -- providing only 38 percent to 70 percent of what a senior needs to be economically secure.

The report states the gap between income and the costs of basic needs, such as housing, food and medicine, can be as high as \$20,800 annually for those who rely on Social Security alone.

Expenses vary across types of communities. For example, older homeowners with no mortgage who live alone in Sussex County need \$22,937 per year to cover basic living expenses, while older residents living alone in Bergen County need as much as \$28,664.

The statewide average for single older adults is \$23,000 for an owner with no mortgage; \$34,000 for an older couple with no mortgage; \$37,000 for couples who rent; and \$44,000 for owners with a mortgage.

According to the report, Social Security is the only source of income for one out of four of New Jersey's seniors and many times payments are higher than the federal poverty level but not enough to make ends meet, which disqualifies many older people from taking advantage of income support programs that might help them bridge the income gap.

"Social Security was never intended to be the sole source of retirement income," said Grace Egan, executive director of the New Jersey Foundation for Aging. "Rather, it was meant to be one leg of a three-legged stool, the other two being pensions and savings.

"However, with the decline of employer-sponsored retirement plans and many low wage workers living paycheck to paycheck very few options are left for today's older Americans."

Data from all 21 counties in the state reveal a persistent pattern of seniors living "on the edge" never quite making enough to cover what they need with the income they have.

In Sussex County, seniors are turning to social services for extra assistance.

"The increase in need has been incredible," said Carol Novrit, director of Sussex County Social Services. "We've had a marked increase in people coming in for help."

That increase has caused a drain on all types of services, she said. More people are asking for help with everything from rental and utility assistance to relocation help and food from area food pantries.

More than 60 service providers and advocates from across the state participated in the Elder Economic Security Initiative to create the Elder Economic Security Standard Index for New Jersey.

The index provides policymakers, employers, workers, caregivers and seniors the tool they need to best design solutions and intervention strategies.

Rosemarie Doremus, president of the New Jersey Foundation for Aging, said, "We need to build on the foundations of Social Security, Medicare, and Medicaid to ensure that no senior citizen is ever forced to choose among basic necessities like food, housing, and health care."