

Seniors struggle to make ends meet

Jen Cullen The Republican Eagle
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On average, Goodhue County seniors pay more than their Minnesota peers to live alone in a home without a mortgage.

The statewide average cost for annual expenses is \$16,767, according to the **Minnesota “Elder Index,”** a report released Tuesday.

The cost estimate includes housing, health care, transportation, food and other expenses.

In Goodhue County, it costs a person over age 65 \$17,237 yearly to live alone without a mortgage, according to the index. The average Goodhue County Social Security payment in 2008 was \$12,859.

It costs a Goodhue County couple \$27,217 to live in a home without a mortgage.

“To have people live independently at home if they’re a lower income person, it’s difficult,” said Robin Wipperling, program director at the Red Wing Area Senior Center. “I think the government does need to step up and provide more affordable housing for seniors.”

Wipperling said the tanking economy has made it especially hard for seniors to make ends meet. The gap between cost of living and Social Security payments can be hard to fill in for people with such limited income, she added.

“A lot of them have lost their pensions and they have lost a lot of money,” Wipperling said. “For some of them that has become a concern because that’s their income.

“For some people with such a fixed income, it’s hard for them to come up with \$5 sometimes.”

Goodhue County does not have specific financial assistance programs directed at seniors, said Greg Schoener, Goodhue County Social Services director.

Many of them do use food stamps or medical assistance, he said. Seniors also may qualify for federal Supplemental Security Income.

The maximum Minnesota SSI payment last was year was \$8,616 for a single person and \$12,804 for a couple.

“Once we get past those food stamps, there is no cash that we give them,” Schoener said. “So that SSI check becomes their bread and butter. It becomes the thing they live on.

“There’s not that much expendable income left after they’ve paid the rent.”