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## It's not your fault!

By Norma Simons Fitzgerald, MSW, LICSW/Sharon Council on Aging executive director  
Friday, January 05, 2007 - Updated: 01:45 PM EST

If you have trouble managing in today's economy, it isn't necessarily your fault! So says Sharon resident Laura Russell, an economist and project director for the Elder Economic Security Standard Initiative at UMass Boston Gerontology Institute.

Russell, a COA and HESSCO volunteer and fellow researcher, Ellen A. Bruce, J.D. (associate director of the Institute) recently launched the Massachusetts Elder Economic Security Initiative (MA Elder Initiative) at forums held at the Boston Foundation and at the Worcester Senior Center.

Among other worrisome facts, they found that many Massachusetts elders must have help in order to live in this state. Between \$14,700 and \$28,100 was found to be the minimum Massachusetts seniors need to cover basic living costs, and the Elder Standard shows that the average Social Security payment provides only 43-82 percent of this amount. Three out of 10 elders in the commonwealth have only Social Security and no other income. As well, real costs for housing, health care, and other basics are much higher than what the federal government deems as poverty level.

In Norfolk County, the report, "Elder Economic Security in Massachusetts," finds that an elder homeowner who has paid off their mortgage needs \$17,669 to cover their basic living costs, while an elder renter paying market rate rent needs \$25,171. An elder couple who own their home free and clear need \$26,789; while if renting they require \$34,301 to cover basic needs.

Additional findings of the report include high housing costs put a heavy burden on elder households, and health care costs are the second largest expense for Massachusetts' elders, who need to purchase full supplemental health and prescription drug coverage to Medicare. The report also finds that need for long-term care to remain in one's home can more than double an elder's budget.

The MA Elder Economic Standard, which provides guidelines and a framework for advocates, is part of a national initiative, and was released in Massachusetts first. We hope that their data will ultimately be used by all elder advocates and those who make legislation to change the guidelines that apply to such benefits as property tax relief, affordable and subsidized housing (including Section 8, etc.), health care, and other vital needs.

MAOA (Mass. Association for Older Americans) is leading the Mass. Elder Economic Security Initiative, which is part of a national campaign led by WOW (Wider Opportunities for Women). Its Executive Director Ann Hartstein is a Canton resident. Thank you Laura! Happy New Year to all!

*Norma Simons Fitzgerald, MSW, LICSW, is the executive director of the Sharon Council on Aging.*