

## Study sheds light on elderly 'gap'

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Many seniors are finding out the hard way that Social Security alone just doesn't cut it when it comes to covering basic living costs. This is especially true in Connecticut, which has a much higher cost of living than the national average.

"I hear from people: 'Fairfield County, you're fine. You have everything you need in Fairfield County,'" said Marie Allen, executive director of the Southwestern Connecticut Agency on Aging. "That's just not true."

To bring attention to the gap between the benefits many senior citizens receive from Social Security and what it takes to cover basic necessities, Allen and other advocates of the elderly presented results of the Connecticut Elder Economic Security Index on Monday at The Marvin. The Index is a multi-year project to promote the economic well-being of older adults.

"When I worked in Norwalk, people would come to me and say: 'It's the third week of the month and I have no money left,'" said Allen, the former director of the Norwalk Senior Center. "That was extraordinarily difficult because they had prescriptions to buy and food to buy and no money.

"Seniors often are dismayed that they have outlived their resources," she added. "They are devastated to find out that at 85 years old, they don't have resources."

Allen urged legislators to keep in mind the needs of seniors, even during these economically difficult times. She talked about a Norwalk senior citizen who was a "prisoner" in her own house for six months because she lived on the second floor and didn't have the mobility or money to move to a new place. Eventually, through state funding, she received enough money to move into a housing complex.

"It's these small programs that can make a tremendous difference," Allen said.

Allen also introduced on Monday two seniors from Norwalk who spoke to the crowd about the various programs that have helped them make ends meet.

"They (the seniors) remind us why we do what we do," Allen said. "In this tough economy, if we can't get more from the state, at least keep what we have. If we go backwards, so many people and families will be left behind."

According to the study -- which broke down the state results into five specific demographics -- Connecticut single elders need between \$19,690 and \$52,551 a year to cover basic living costs, depending on their housing and health, circumstances. The average yearly Social Security payout,

however, is \$12,607 -- a gap of up to \$40,000.

The Index, along with the Elders Living on the Edge: Toward Economic Security for Connecticut's Older Adults, are studies conducted by the Connecticut General Assembly's Permanent Commission on the Status of Women (PCSW). Partners in the study include: Connecticut Commission on Aging; Wider Opportunities for Women; and the Gerontology Institute of the University of Massachusetts-Boston.

The studies provide definitive research and data to help lawmakers set priorities for programs that support older adults' financial security, PCSW officials said. The data is especially pertinent to Connecticut as it is one of the oldest and most expensive states in the nation, officials said.

"We can do all we want in Hartford, but it doesn't make any sense until we come around and meet with the people," Teresa Younger, executive director of the PCSW, said of Monday's briefing at The Marvin.

Older women, Younger said, are often disproportionately impacted by financial difficulties because women live longer and there are more of them. Women, she said, make up 70 percent of the state's population over the age of 85. Also, Social Security is virtually the only source of income for 45 percent of older women in the state.

Stacy Sanders of Wider Opportunities for Women said policy makers need to adjust the federal poverty line of \$10,400, which is often used as the criteria for qualifying for assistance programs.

The largest expenses for the elderly are housing and health care. Transportation, food and miscellaneous expenses were also factored into the study's data. For an elderly person living at home without a mortgage it takes \$23,547 to live basically in Fairfield County, according to the Index.

For a renter it takes \$27,538 and for a home owner with a mortgage it takes \$37,028. Long-term care bumps up the numbers substantially.

"They need to address that benchmark," she said. "It's outdated and it doesn't reflect what it takes to get by."

The study, said Ellen Bruce of UMass, takes a look at what it takes to "realistically live in the community with dignity and not impoverished. It's expensive to live in New England. In Connecticut it takes twice as much to live basically, not comfortably, than the national average."

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