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COST OF LIVING

Seniors feeling pinched

➤ New report details gap between income, expenses for elders

By Theresa Freeman
DAILY NEWS STAFF

Massachusetts senior citizens don't make enough money to maintain their independence, according to a report being released today, one heralded by its authors as the first definitive study of seniors' daily cost of living.

The report, the Massachusetts Elder Economic Security Standard, concludes what many MetroWest seniors yesterday said they already knew - that their contemporaries cannot live on Social Security checks alone. That fact is a concern since three in 10 seniors rely solely on that check, said Ann Hartstein, executive director of the Massachusetts Association of Older Americans.

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THE COST OF GROWING OLD

The Elder Economic Security Standard for Middlesex County, 2006

MONTHLY EXPENSES FOR SELECTED HOUSEHOLD TYPES	ELDER PERSON		ELDER COUPLE	
	Mortgage Owner w/o	Rent 1BR Fair Market	Mortgage Owner w/o	Rent 1BR Fair Market
	Private transportation		Private transportation	
Housing	\$576	\$1,079	\$576	\$1,079
Food	\$206	\$206	\$378	\$378
Transportation	\$156	\$156	\$358	\$358
Health Care: Good Health	\$290	\$290	\$580	\$580
Miscellaneous @ 20%	\$246	\$346	\$378	\$479
Elder Standard Per Month	\$1,474	\$2,077	\$2,270	\$2,874
Elder Standard Per Year	\$17,683	\$24,926	\$27,245	\$34,488
COMPARATIVE INCOME BENCHMARKS	ELDER PERSON		ELDER COUPLE	
Federal Poverty Guidelines, 2006	\$9,800	\$9,800	\$13,200	\$13,200
Average Social Security Payment, 2006	\$12,024	\$12,024	\$19,776	\$19,776

SOURCE: ELDER ECONOMIC SECURITY INITIATIVE

Seniors feel financial pinch

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mortgage, Social Security only comes to 69 percent of what they need."

A couple in Middlesex who own their own home need about \$27,245 annually to cover their living expenses, but if they are only living on Social Security, they bring in about \$19,776 a year, the report says. The federal poverty guideline for a couple who own a home is \$13,200.

The report, two years in the making by UMass-Boston's Gerontology Institute and Wider Opportunities for Women, collected income and expense data for older adults in Massachusetts. The report is the first tool available to help policy makers and legislators understand the tough choices seniors are making, Hartstein said.

"It's sobering," said Hartstein. "It's a snapshot for now, but there is nothing projecting into the future."

Dorothy Deschamps of Ashland said she eats at home more instead of dining out, borrows movies from the library instead of going to the theater and reads books and magazines from the senior center instead of buying them - all to save money.

"I find I sometimes do less," said Deschamps. "It's just the little things that eat away at you."

"Big ticket expenses - like property taxes and medical bills - and smaller ones like town fees, such as Ashland's pay-as-you-throw trash program, or gasoline prices all whittle down seniors' cash," she said.

"The senior centers are trying to do more, but you've got to get the people to come in," said De-

schamps.

She and Sebastian Grupposo, 88, of Natick agree that many senior citizens are too proud to ask for any financial help, or they say others need it more than they do.

"They hate to come forward for a handout," said Grupposo. "There are a lot of seniors out there who are hurting."

Grupposo said he is fortunate to work as a town constable because the income supplements his Social Security checks. A lot of seniors do not take advantage of work programs or tax discounts to help them get through tough financial times, Grupposo and Deschamps said.

"A lot of them try to maintain their home for the children. That's their only legacy," said Grupposo.

The report's data takes a look at basic costs for seniors, and does not account for "life changes" such as the death of a spouse or a medical crisis, Hartstein said.

The Massachusetts Association of Older Americans plans to talk with legislators, program directors and policymakers about the report's findings, Hartstein said. The group was expected today to release policy priorities and strategies to enable older adults to age with the income necessary to support their well-being.

"One of our hopes is that we're educating seniors that it's not necessarily their fault that they can't make ends meet," said Hartstein.

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Seniors feel financial pinch

By Theresa Freeman/Daily News Staff

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"Essentially, what we know is that elders in Middlesex County can't make ends meet," said Hartstein. "For the individual homeowner without a mortgage, Social Security only comes to 69 percent of what they need."

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