

## Bucks a pricey place to live for seniors

By **CRISSA SHOEMAKER DEBREE**  
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Senior citizens living in Bucks and Montgomery counties need almost twice their annual Social Security payments to live comfortably in their homes — and that's if they're healthy.

In fact, the two counties are behind only Chester as the most expensive counties for seniors to live in, according to the Elder Economic Security Standard, a joint publication between a national nonprofit group and university researchers.

You don't have to tell Pauline Bailey that. The 83-year-old widow from Warrington relies solely on Social Security.

“I cut down on what I can,” she said. “But you can only do so much.”

Bailey volunteers at the Benjamin Wilson Senior Community Center in Warminster, where she goes twice a week for lunch. She keeps the heat low and has cut back on errands.

But that doesn't help when she's paying \$4.79 a gallon for heating oil. It cost her almost \$800 to fill half a tank — and gasoline is just as high.

According to the Elder Economic Security Standard, a Bucks County resident like Bailey — a single senior living in a home she owns mortgage-free — needs \$20,701 a year just to pay basic living expenses. The average Social Security payment, meanwhile, is \$14,053.

“This is as fixed [an income] as you can get,” said Neil Fisher, director of the Warminster senior center.

Somerset County in southwestern Pennsylvania and Union County in central Pennsylvania were the cheapest counties in the state to live in. An individual senior still paying a mortgage could get by in both counties with \$18,324 a year. A couple in the same situation would need \$26,491. Both those amounts are still several thousand dollars more than the average Social Security payment, the index says.

Wider Opportunities for Women, a Washington, D.C.-based nonprofit, launched the Elder Economic Security Initiative in 2005. The ultimate goal is to have a national database on living costs for every county in the U.S., said Ramsey Alwin, the initiative's director.

The index was developed by the organization and the Gerontology Institute at the University of Massachusetts-Boston.

In Pennsylvania, the organization is partnered with Pathways PA and the United Way of Southeastern Pennsylvania.

For seniors in good health, the greatest expense is housing, Alwin said. But their costs of living can triple quickly if they fall ill, she said. Adding home-based assistance or going into a nursing home can add \$6,514 to \$35,241 a year to a senior's cost in Bucks County, the index shows.

“Some of this data oftentimes is not a surprise to some of the direct-service providers,” Alwin said. “But it does quantify what they've known to be true for a long time, and plays a critical role in helping seniors identify [that] it's not their fault. They're suffering in silence, not wanting to go get help. It's very clear that their incomes are coming up short.”

Alwin said the index doesn't include small luxuries like leisure spending.

“It is a barebones budget,” she said. “It doesn't include gifts for the grandchildren, a night out for pizza, or [a movie at] Blockbuster. It's true income and health security.”

Brian Duke, director of the Area Agency on Aging in Bucks County, said the number of seniors struggling financially is increasing. The agency connects them to services for help.

“We have heard stories of people that have been challenged with day-to-day living expenses,” he said. “We try to assist them here.”

Alwin said the goal of the initiative is to help seniors make informed financial decisions, and to help policy makers shape programs to assist seniors.

Daniel Goldsmith of Horsham said something has to be done about gas prices.

The 76-year-old retiree said it's becoming increasingly difficult to live on what he gets from Social Security, a pension from Lockheed Martin and interest on savings.

The pension never increases, the interest on his savings is decreasing and Social Security isn't rising fast enough to cover price increases in food and other necessities, he said.

“I have enough to survive, but it's becoming tougher and tougher and tougher,” he said. “Everything is going up. But my income is not increasing that much. At some point, I'm not going to be able to make ends meet anymore. Then what will I do?”

### **Where to get help**

If you're a senior in need of financial or other assistance, contact the Bucks County Area Agency on Aging at 215-348-0510 or the Montgomery County Office of Aging and Adult Services at 610-278-3601.

### **On the Web**

Find out more about the Elder Economic Security Initiative at <http://www.pathwayspa.org/>.

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