

# Many of state's elderly residents struggle to pay their bills



SUZANNE KREITER/GLOBE STAFF

Former flight attendant and library worker Judi Gorsuch in her home in public housing near the Prudential Center. After rent and groceries, she has little left each month.

By [Katie Johnston](#) GLOBE STAFF JULY 29, 2017

Judi Gorsuch has a degree in literature from Michigan State University. She worked as a flight attendant for 19 years, earning up to \$40,000 a year, and spent a decade at the Boston Public Library in Copley Square, making \$12 an hour before her part-time position was cut.

Now Gorsuch, 74, lives in public housing near the Prudential Center and relies on her monthly \$1,460 Social Security check and \$400-a-month pension. Between rent and groceries and medical costs, Gorsuch says she's lucky if she has any money left at the end of the month. When a new prescription for a bladder condition upped her expenses by \$55 a month, she stopped filling it.

"I just decided to use Depends," she said.

Gorsuch, who never married and has no children, is among nearly 300,000 Massachusetts residents age 65 and above whose incomes aren't enough to cover basic necessities, according to the [2016 Elder Economic Security Standard Index](#) developed at the University of Massachusetts Boston. More than 60 percent of single older adults in the state can't afford food, housing, or other living expenses, the second-highest rate in the country, behind only Mississippi. Among older adult couples, nearly 30 percent fall below the index's target value — the ninth-highest rate in the nation.

The struggles of seniors in Massachusetts are largely invisible in a state brimming with high-tech successes and a building boom, but their economic woes are real — often compounded by the state's substantial cost of housing, health care, and other living expenses. Only about 19 percent of older Massachusetts residents living alone fall below the poverty line, slightly above the national rate, but many more don't make enough to live on — and often don't qualify for public assistance — because of the high cost of living.

A single Massachusetts resident 65 and older with an annual income that falls below the range of \$24,120 to \$36,756 — depending on if they rent or own

their home — is considered economically insecure, according to the Elder Index.

“It’s really hard to get by on that in any place, but especially in a place where the cost of living is so high,” said Jan Mutchler, creator of the Elder Index and director of the Center for Social and Demographic Research on Aging at UMass Boston.

The Northeast, which has a high cost of living, and the South, where incomes are lower, tend to have the highest rates of impoverished older residents. And as wages stagnate, pensions disappear, more companies drop retiree health care benefits, and Social Security benefits shrink, the problem continues to grow.

Women fare worse financially than men as they age, in part because they earn less overall and experience more career interruptions to care for children or parents. They also live longer. In Boston, 72 percent of women living alone don’t make enough to cover their expenses, compared with 61 percent of single men, according to the Elder Index.

People of color struggle more, too. Statewide, 91 percent of single older Hispanics fall below the index minimum, compared with 78 percent of Asian-American single seniors, 72 percent of African-Americans, and 60 percent of whites.

The population of older adults is growing quickly, with 10,000 baby boomers turning 65 every day, according to the Pew Research Center. In Massachusetts, more than 1 in 5 residents will be age 65 or over by 2030, and more attention is being paid to helping people navigate the last few decades of life.

Governor Charlie Baker recently established the [Council to Address Aging in Massachusetts](#), an initiative to improve public and private efforts to promote

healthy aging. The city of Boston in May rolled out 75 goals as part of its [Age-Friendly Boston initiative](#), including a Homeshare network that would match older homeowners who have extra rooms with people who could rent them. Helping people stay in their homes as they age has become a major focus. Rebuilding Together Boston, a nonprofit that provides home repairs for low-income residents, has seen a growing demand from elderly homeowners, some of whom are still dealing with damage from the harsh winter of 2015, said executive director Karen Clay.

Joanne and George Chambers called on Clay's organization to swap out drafty windows, repair and install banisters, and replace kitchen cabinets that were falling off the walls in their two-family house in Roxbury. Joanne, 72, worked as a diet technician at Beth Israel Deaconess Medical Center for 30 years but didn't put away anything for retirement. George, 97, painted houses, largely paid in cash.

When George's health started failing a few years ago, Joanne retired from the hospital to take care of him. George ended up moving into the first-floor unit, cutting off their rental property income, while Joanne stayed upstairs.

Between their Social Security checks and Joanne's small pension, the couple's income is about \$3,000 a month. Joanne, who has one son, has gotten so used to bill collectors' calls that she no longer shakes when their numbers pop up. She knows she was foolish not to set money aside, but she's grateful for what she has.

"As long as I have a roof over my head and we have somewhere to stay and we eat, I'll get through it," she said.



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**Judi Gorsuch in her home.**

Housing is the biggest challenge facing seniors in the city, said Cheryl R. Harding, senior adviser to City Councilor Andrea Campbell, whose district includes Dorchester and Mattapan. One 78-year-old woman — who is sleeping on her cousin’s couch after the landlord sold the house she’d been living in for decades — has been on the waiting list for senior public housing for eight years.

Health care is another major financial burden. A low-income resident like Gorsuch, the former flight attendant, would qualify for a monthly premium of \$43 a month through the state’s Medicaid program if she were younger, instead of the \$300-plus she pays for Medicare coverage, said Carolyn Villers, executive director of the Massachusetts Senior Action Council, a statewide organization led by seniors to influence policy and community issues.

In Boston, the Commission on Affairs of the Elderly recently laid out a major plan to help older residents as part of its Age-Friendly Boston initiative. Along with working with developers to design accessible homes with wide door frames and easily graspable door knobs to allow future generations to stay in their homes, the city intends to encourage employers to keep people who want to keep working employed longer. This could include providing more training to elderly workers and creating a public awareness campaign to help employers see the value of older workers.

Boston also has a program that allows seniors to get a \$1,000 discount on their property taxes — which average \$4,000 a year for 65-plus residents — by volunteering 91 hours a year for the city.

The Center for Retirement Research at Boston College has proposed a much broader property tax relief program — expanding on a current state program — that would allow all senior homeowners to defer paying property taxes until they die or sell their home.

The Massachusetts Senate is also working on a property tax bill that could offer relief to seniors and disabled residents statewide, Senate President Stanley C. Rosenberg said on Boston Herald radio earlier this week, though details are unclear.

“We could solve this retirement crisis through allowing people to tap the asset that they do have, which is their home,” said center director Alicia Munnell.

South End resident John L. McDonough, 86, has participated in the city’s property tax relief program twice. McDonough, a former accounting clerk for Eaton Vance Management who then worked part-time for a plumbing wholesaler in Allston until he was 83, gets by on a \$1,500 monthly Social Security check. But he’s doing better than most. He’s healthy. He has savings

— the remnants of an IRA that was hit hard during financial downturns — and has nearly paid off the 450-square-foot condo he bought in 1990.

Still, said McDonough, who is divorced with one daughter, “Cautious is my middle name.”

“If I wouldn’t have been smart enough to buy when I bought,” he said, “I would have been up a creek.”

*Katie Johnston can be reached at [katie.johnston@globe.com](mailto:katie.johnston@globe.com). Follow her on Twitter [@ktkjohnston](https://twitter.com/ktkjohnston).*