

[Home](#) | [Customer Service](#)Find it: [jobs](#) | [cars](#) | [real estate](#) | [apartments](#) | [shopping](#) | [classifieds](#) | [Place an Ad](#)[Archives](#)[Home](#)[Saved Search](#)[Logout](#)[Search Tips](#)[FAQ](#)[Pricing](#)[My Account](#)[Help](#)[About the Archive](#)[Terms](#)**Document**[Start a New Search](#) | [Previous Results](#)**Other Formats:** [Abstract](#) [Full Text](#) [Page Print](#) [Printer Friendly](#)**Report: Mich. seniors struggling**

Detroit Free Press - Detroit, Mich.

Author: ROBIN ERB

Date: Jul 21, 2011

Start Page: A.7

Section: Metro

Text Word Count: 510

Document Text

FREE PRESS STAFF WRITER

Groceries, health care, the cost of utilities and gas for the car -- perhaps no one is more vulnerable to the rising costs of living than Michigan's senior citizens.

A new study concludes that one-third of Michigan's senior citizens are considered "economically insecure," far more than suggested by the federal poverty line.

Even in some of the wealthiest counties, where suburbs buoy the county's overall median income, at least 1 in 4 senior citizens struggles to make ends meet, according to the paper, "Invisible Poverty: New Measure Unveils Financial Hardship in Michigan's Older Population."

"There's the popular perception that they have this nice car and their house is paid off and they travel the country. And that's true for some," said Thomas Jankowski, one of the study's authors and associate research director at Wayne State University's Institute of Gerontology. "But others, many, many others, just skate on the edge of economic security."

In Michigan, the median income for a household headed by someone 65 and older is \$32,392, based on the 2008 U.S. Census numbers used in the study. And nearly 10% fall under the poverty threshold, which is about \$13,014 for a senior couple.

But some say the federal measure of poverty is misleading, especially for older adults.

For one thing, it focuses heavily on food and not as much on health care costs, said Jim McGuire, director of advocacy and research for the Area Agency on Aging 1-B.

"For example, this year seniors got a zero increase in their Social Security checks because of the low inflation rate," which is calculated from the federal government's Consumer Price Index, which is sensitive to food price changes, McGuire said.

"But Blue Cross Blue Shield of Michigan raised its Medicare supplemental insurance rates by 9%. I'm not criticizing Blue Cross Blue Shield, but it's an example of how senior expenses grow much faster than those for the rest of the population," he said.

The study's authors turned to the Elder Index as a measure, a formula that considers expenses typical to senior citizens, such as out-of-pocket medical expenses. It also considers different housing markets and other variable living expenses.

Statewide, the Elder Index concludes that a healthy, single homeowner without a mortgage needs about \$16,718 a year; couples in the same situation need \$26,236. That number varies from county to county and jumps with health issues or rent and mortgages.

In Oakland County, the study's findings show up in long-known sites of senior poverty, such as Pontiac and Hazel Park. But they also pop up in areas of former auto-industry affluence, including Rochester, Rochester Hills and Oakland Township.

Some former auto executives in the area have lost pensions and other retiree benefits entirely; others have seen their benefits radically reduced, the center's executive director Marye Miller said.

"A lot of people used to have \$10 co-pays for every medication. Now, it's \$35 or \$50 or more. It is breaking into what they thought was their retirement cushion. With people living longer, they're afraid," she said.





ID_Code: C4201110107210486

Reproduced with permission of the copyright owner. Further reproduction or distribution is prohibited without permission.

Abstract (Document Summary)

FREE PRESS STAFF WRITER Groceries, health care, the cost of utilities and gas for the car -- perhaps no one is more vulnerable to the rising costs of living than Michigan's senior citizens.

Reproduced with permission of the copyright owner. Further reproduction or distribution is prohibited without permission.

Other Formats:  [Abstract](#)  [Full Text](#)  [Page Print](#)  [Printer Friendly](#)

Most Viewed Articles (Updated Daily)

- [Sisters arrested in \\$9.1M Medicare fraud](#)
- [Man on run in Medicare fraud scam](#)
- [Talk of GM, UAW harmony will be tested](#)
- [300 DEAD, 5,000 HOMELESS IN GREAT FOREST FIRES](#)
- [How to submit obituaries and death notices](#)

Logged in as: Cheryl A. Deep

2 accesses expiring on **09/22/2011**.

[Log Out](#)

[Previously Viewed Articles](#)

Powered by **ProQuest Archiver** 

[jobs](#) | [cars](#) | [real estate](#) | [apartments](#) | [shopping](#) | [classifieds](#) | [Place an Ad](#)

Copyright © 2011 freep.com All rights reserved. Users of this site agree to the [Terms of Service](#) and [Privacy Policy/Your California Privacy Rights](#) (Terms updated March 2009)