THE STATE OF OLDER ADULTS IN THE DISTRICT OF COLUMBIA

Which District of Columbia Seniors Can Access Public Benefit Programs?

RESEARCH REPORT

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This report is the third installment of the multi-part series entitled, **The State of Older Adults in the District of Columbia** (District or D.C.). It details the cost of living in the District and analyzes how publicly provided benefit programs could help four hypothetical D.C. senior households make ends meet. Previous reports detailed the demographic make-up of District seniors and the publicly provided benefit programs available to them: "Getting to Know D.C.'s Older Adults" and "Public Benefit Programs Available to Seniors in the District of Columbia."

The challenges facing seniors have become even more pressing due to the coronavirus, from which older adults are at particular risk of developing serious complications. The virus has not only had a significant health impact, but a financial one. Both individual residents and government bodies continue to address the challenges of the ongoing health and financial crisis. It is important to note the financial and health impacts of the coronavirus on the District could lead to changes in eligibility requirements, funding, or service levels for current programs and could inspire the creation of new programs. Those seeking eligibility information should contact the program directly. Due to these potential changes, the following analysis is based on previous years data and does not attempt to estimate the impact of coronavirus.

The terms "senior" and "older adult" both refer to individuals who are age 65 and older, unless otherwise noted. It is also important to note that while the federal government has established "senior" to include only individuals age 65 and older, many programs provided by the District define "senior" as individuals age 60 and older.

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OVERVIEW

This overview summarizes the following: the cost of living in D.C. for one- and two-person senior homeowners and renters; describes four archetypal senior households; and compares each archetypes' income and value of eligible public benefit programs against their cost of living.

WHAT IS THE COST OF LIVING FOR D.C. SENIORS?

Cost of living is the amount of money that someone needs to spend to afford a basic standard of living.[i] The Massachusetts Institute of Technology found that the District is the most expensive place to live when compared to the other 50 states, with a cost of living of $35,191 for a one-person household.[ii]

In an effort to understand the financial challenges facing some District seniors, this report estimates the cost of living for two- and one-person senior households as ranging from $39,185 to $59,322 per year. The most important factor in determining cost of living is whether they own or rent their home. The estimate draws upon information from the U.S. Census Bureau and the University of Massachusetts Boston's Elder Index, and adjusts for District-specific expenses, such as metro fare.[1] [iii]

Cost of Living for D.C. Seniors				
	Homeowner		Renter	
Category	Two- Senior Household	One- Senior Household	Two- Senior Household	One- Senior Household
Income Taxes	$907	$1,284	$1,021	$1,413
Housing	$14,402	$14,402	$16,704	$16,704
Healthcare	$31,906	$15,953	$31,906	$15,953
Food	$5,652	$3,084	$5,652	$3,084
Transportation	$2,562	$1,281	$2,562	$1,281
Utilities	$3,181	$3,181	$1,477	$1,477
Total Yearly Cost	**$58,610**	**$39,185**	**$59,322**	**$39,912**

ARCHETYPES

This report uses four archetypes of senior households in D.C. to understand how they make ends meet, and what gaps, if any, exist in the public social safety net. The analysis demonstrates how various household characteristics impact not only what public benefits a D.C. senior qualifies for but also the value of that benefit. The cost of living for the four archetypes differs slightly from the cost of living for other D.C. seniors due to income tax liability assumptions.

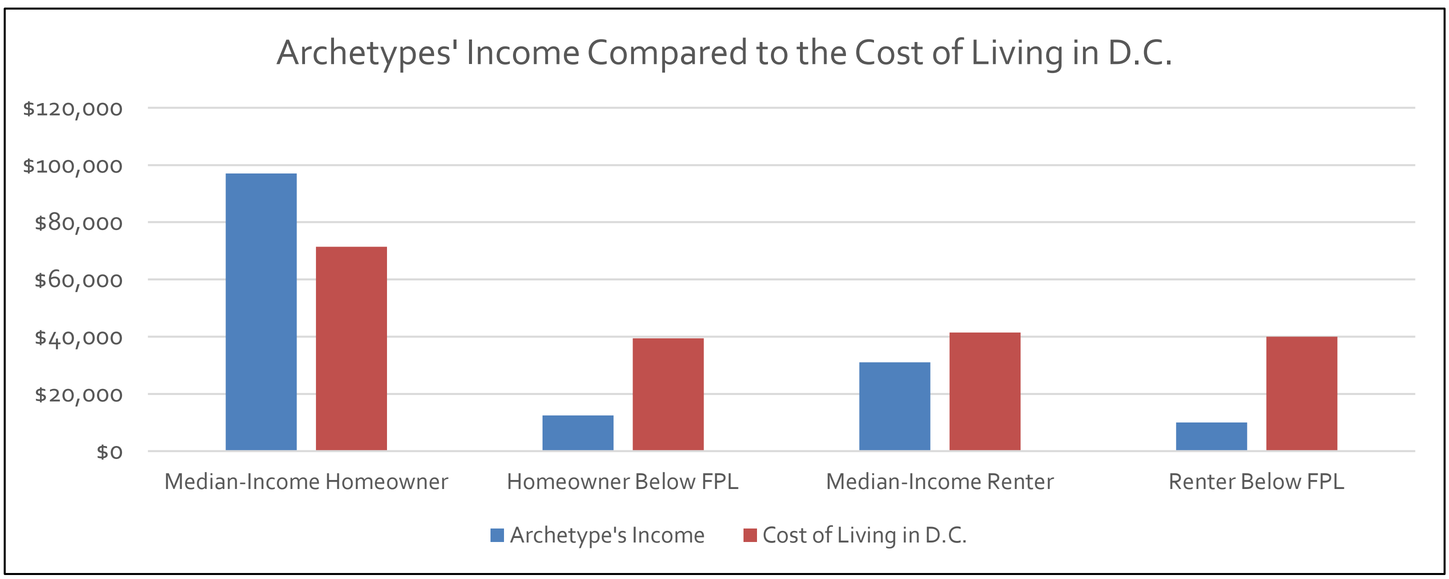
The archetypal characteristics are based on average U.S. Census household details of District seniors, including pre-tax

[1] This report assumes that all four of the following senior household cost of living examples earn just enough to cover their basic needs and that Social Security makes up the majority of their income and taxable pension income accounts for the remaining portion. Estimated federal and District income taxes for each household are based on the total cost of living minus income taxes. Property taxes are included in housing costs, which are calculated based on the D.C. median home value, $620,000. Since 71 percent of District senior homeowners do not have a mortgage, it is assumed neither the two- or one-person homeowners has a mortgage. For the renters, the analysis assumes that both the one- and two-person households have rented one-bedroom units at the average monthly rent for seniors, $1,392. For healthcare costs, the report assumes that all households are in good health and are not currently enrolled in any health plan. The yearly healthcare costs are determined using the amount the Centers for Medicare and Medicaid spend per enrollee in 2019 on Medicare Part A ($5,305), Part B ($6,517), and Part D ($2,057), as well as the national average 2019 costs seniors paid for medicine and medical services and supplies ($2,074 for each senior). Food costs are determined using the U.S. Department of Agriculture's Low-Cost Food plan. Transportation costs are estimated assuming they do not own a car and using the cost of an D.C. SmarTrip peak fare plan and the average cost of taxis. Utilities include electric, gas, and water for a 915 square foot apartment and an average D.C. home. It also includes the cost of broadband internet and a cellphone plan.

income, size, age, and whether they rent or own their residence. Two archetypes are homeowners without a mortgage, and two are renters. Within these two categories, two archetypes' annual income was determined by the median income for all D.C. senior homeowners or renters, respectively. The annual incomes for the other archetypes match the median income of those senior District homeowners or renters who live below the Federal Poverty Level (FPL).[2] Since about 67 percent of D.C. seniors are not married, only the Median-Income Homeowner is married.[iv] The ages of the archetypes were determined using the average age of seniors in those particular household and income categories.

D.C. Senior Archetypes			
Median-Income Homeowner	Homeowner Below FPL	Median-Income Renter	Renter Below FPL
$ Annual Income: $97,000	$ Annual Income: $12,500	$ Annual Income: $31,000	$ Annual Income: $10,000
Homeowner	Homeowner	Renter	Renter
Married	Single	Single	Single
71 years old	74 years old	70 years old	70 years old

Only the Median-Income Homeowner earns enough money to meet all of their basic living expenses without public assistance, with $25,575 to spare annually. The remaining three archetypes would need public assistance to meet their basic needs. The Median-Income Renter would need an extra $10,461 a year to meet their cost of living, while the Homeowner Below FPL would need $26,916, and the Renter Below FPL would need $30,014. All four archetypes could meet and even exceed their basic cost of living when combining both their income and public benefits. However, there



are limitations on how most benefits can be used.

As detailed in **"Public Benefit Programs Available to Seniors in the District of Columbia"** report, there are at least 90 publicly provided programs available to D.C. older adults. However, this report only uses 30 to determine the financial value of public benefit programs open to each archetype. This is due to either the complexity of establishing a financial benefit of a program or the program does not address helping seniors afford food, healthcare, housing, taxes, transportation, utilities, or other basic needs.

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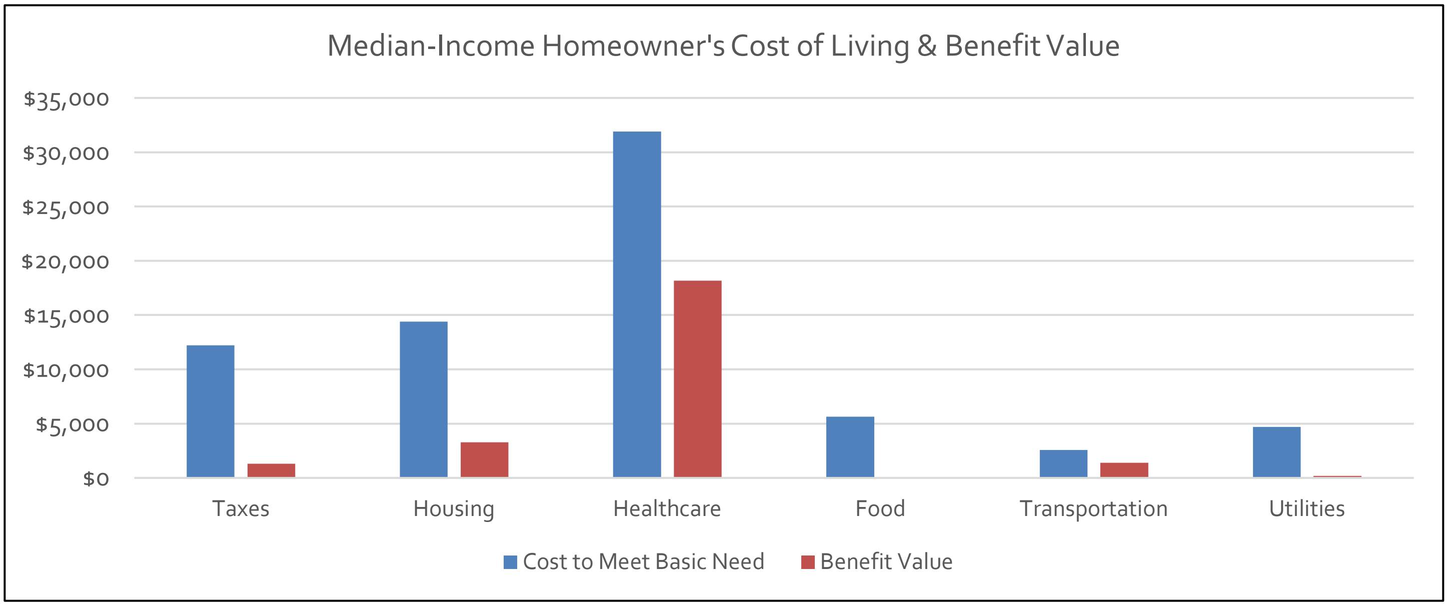
[2] The Federal Poverty Level, also called the poverty line, is lowest level of income deemed sufficient to cover essential living costs based on family size. These levels are represented by percentages. The 2020 poverty line for a one-person household is $12,760 and $17,240 for a two-person household.

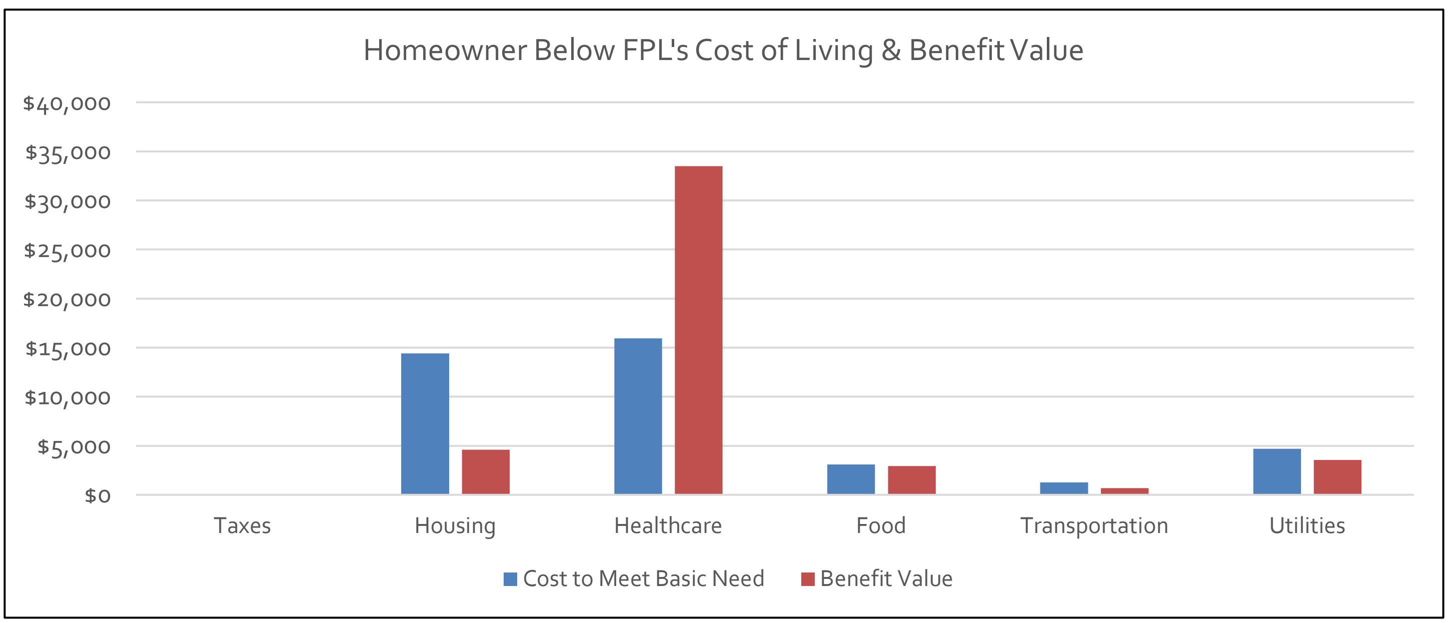
THE MEDIAN-INCOME HOMEOWNER



The Median-Income Homeowner's cost of living would be $71,425, the highest of the four archetypes. This is due to the archetype being the only two-person household. Their largest cost is healthcare, at $31,906, and the lowest is transportation, at $2,562. However, they are the only archetype able to afford their basic needs without any public assistance.

Of the 30 programs included in this report, the Median-Income Homeowner could be eligible for 10, with a total potential financial benefit of $24,317. When the benefit value is combined with the Median-Income Homeowner's income ($97,000), they would have an excess of $49,892 over their minimal cost of living. Healthcare related programs would account for the largest share ($18,178) of financial benefits from public programs. The smallest category would be utilities, with a potential value of $188.

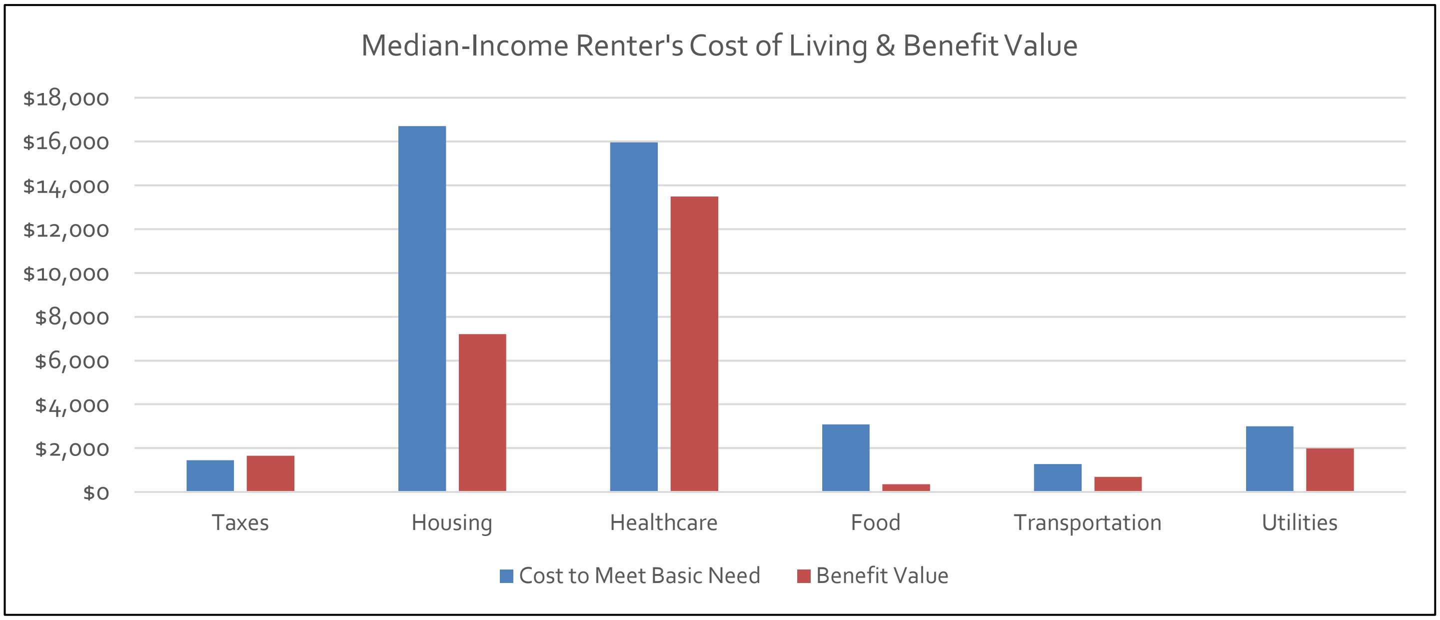
THE HOMEOWNER BELOW FPL



The cost of living for the Homeowner Below FPL would be $39,416, the lowest of all the archetypes. Their relatively low cost of living is primarily due to homeowners in D.C. without mortgages generally having lower housing costs than renters, and because they are a one-person household. Their largest cost would be healthcare, at $15,953, and the lowest would be transportation, at $1,281. Due to their income, the Homeowner Below FPL would have no tax liability.

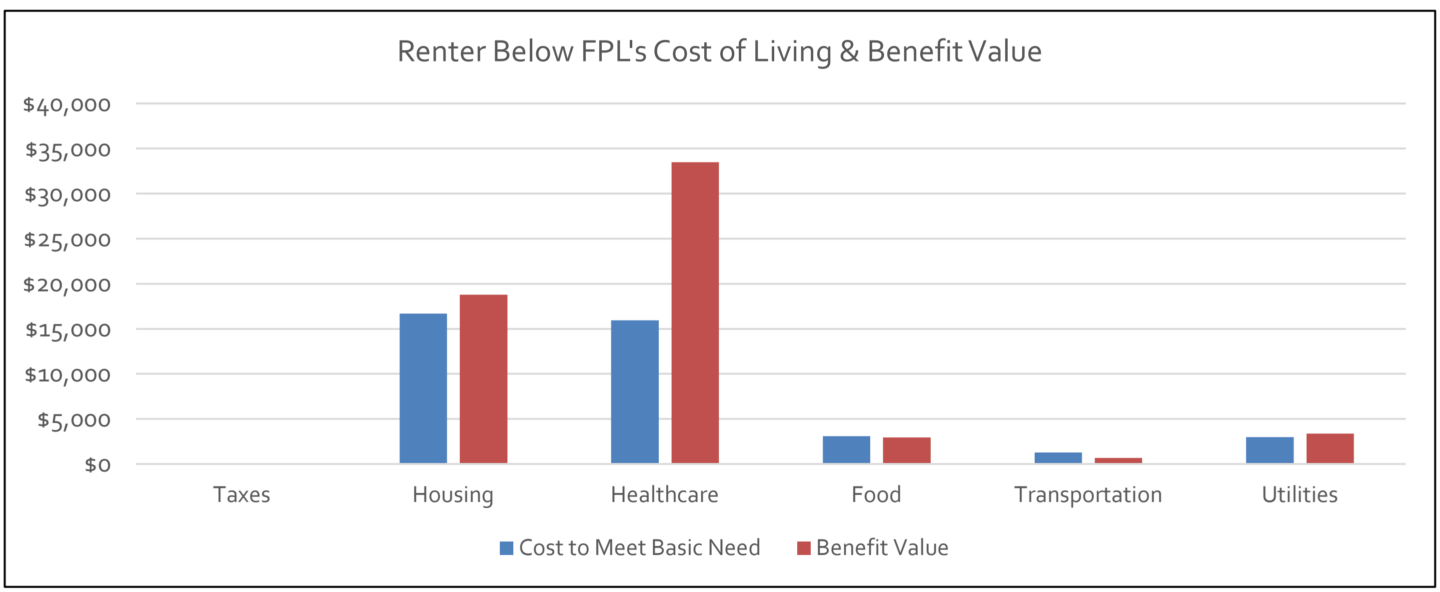
Of the 30 programs included in this report, the Homeowner Below FPL could be eligible for 25. The estimated total financial benefit of these programs would be $45,242. With this financial assistance, they would have about $18,326 in income and benefits above their cost of living. Healthcare related programs ($33,486) account for the largest financial portion of the benefits. The smallest category would be transportation, at $690.

THE MEDIAN-INCOME RENTER



The cost of living for the Median-Income Renter would be $41,461, the highest of the single senior households. Renting tends to be more expensive in D.C. than owning a mortgage-free home. Their largest cost would be housing, at $16,704, and the lowest would be transportation, at $1,281.

Of the 30 programs included in this report, the Median-Income Renter could be eligible for 15 programs, worth an estimated $25,380. When the benefit value is combined with the Median-Income Renter's income ($31,000), they would have an excess of $14,919 in income and benefit value over their cost of living. The majority of financial aid from public benefits would be received from healthcare programs ($13,486). The smallest would come from transportation, at $690.



THE RENTER BELOW FPL

The cost of living for the Renter Below FPL would be $40,014. Their largest cost would be housing, at $16,704 and the lowest would be transportation, at $1,281. Due to their income, the Renter Below FPL would have no tax liability.

Of the 30 programs included in this report, the Renter Below FPL could be eligible for 24, worth an estimated $59,292. When the benefit value is combined with the Renter Below FPL's income ($10,000), they would have an excess of $29,278 in income and benefit value over their minimal cost of living. The majority of the financial aid would be received from healthcare related programs ($33,486). The smallest would be from transportation, at $690.

HOW BENEFIT PROGRAMS CAN HELP SENIORS MAKE ENDS MEET

The Elder Index estimates that over half of D.C. seniors living alone and 17 percent of those living in two-senior households are unable to afford their basic needs.[v] This section details the estimated minimum cost for each archetype to afford their basic needs and the financial value of the public benefits available to them. These costs and benefits are divided into categories including income taxes, housing, healthcare, food, transportation, and utilities.

INCOME TAXES

The District and the federal government provide several ways that seniors can lower their tax liability. Hence, taxes are typically lower for seniors than those who are younger. In the District, seniors pay about 20 percent less in taxes on average than younger taxpayers.[vi] Please note, property taxes are discussed in the housing section.

This report assumes that all four archetypes receive Social Security, with the Homeowner and the Renter Below FPL receiving only Social Security, and the Median-Income Homeowner and Renter receiving Social Security and pension income.[3] [vii] Eighty-five percent of the Median-Income Homeowner's Social Security would be taxable.[viii] The Median-Income Homeowner would have a potential federal and District tax responsibility of $12,207 and the Median-Income Renter would have a tax responsibility of $1,447. In contrast, the Homeowner and the Renter Below FPL would have no federal or District tax liability. Please note that these estimates only take income into consideration and do not factor in any other tax responsibilities, credits, or deductions that could affect an individual's tax liability.

There are three federal income tax benefits available to seniors: the Standard Deduction for Seniors, Federal Credit for the Elderly or the Disabled (Schedule R), and Higher Tax Thresholds.[4] All four archetypes would be eligible for the Standard Deduction for Seniors, allowing the Homeowner Below FPL and both renter households to reduce their taxable income by $1,650 and by $1,300 for the Median-Income Homeowner . None of the four households meet the Schedule R tax credit's income eligibility standard.[ix]

Only the Median-Income Homeowner would have a remaining tax responsibility ($10,907). The Median-Income Renter would not only have their income taxes reduced to $0, but they would also save $203 in taxes from the Standard Deduction for Seniors. Even though the Homeowner and the Renter Below FPL could qualify for tax deductions, they do not have any taxable income so they would not see any savings.

Estimated Yearly Income Tax Benefit Amounts by Archetype

Program	Archetypes			
	Median-Income Homeowner	Homeowner Below FPL	Median-Income Renter	Renter Below FPL
Federal Credit for the Elderly or the Disabled (Schedule R)	$0	$0	$0	$0
Standard Deduction for Seniors	$1,300	$1,650	$1,650	$1,650
Income Tax Benefit Total	**$1,300**	**$1,650**	**$1,650**	**$1,650**
Estimated Income Tax Responsibility for Each Archetype	**$12,207**	**$0**	**$1,447**	**$0**
Total Income Tax Not Covered by Benefit	**$10,907**	**$0**	**$203**	**$0**

[3] The Median-Income Homeowner and Median-Income Renter receive the average monthly Social Security benefit for retired workers, which was $1,477 in November 2019. The Social Security Administration considers a portion of Social Security benefits taxable if an enrollee has income above a certain amount.

[4] As the higher tax thresholds only increase the tax filing thresholds for seniors, they are not discussed in this report.

HOUSING

Senior D.C. renters spend almost double the amount on housing as senior homeowners without a mortgage, at $16,704 to $14,402.[x] Of the $14,402, approximately $5,270 is D.C. property taxes. To help seniors afford their homes, there are six property tax relief programs and 10 other housing-related programs available to D.C. seniors. Of the 10 other housing programs, three programs are included in this analysis: Homeowner/Renter Property Tax Income Tax Credit (Schedule H), Rental Assistance for Unsubsidized Seniors Program (Senior Shallow Subsidy) and Low Rent Supplement Program (LRSP) senior set asides.[5]

Since only the Median-Income Homeowner and the Homeowner Below FPL own homes, they are also the only ones that qualify for property tax reductions. Both of these archetypes could qualify for the Homestead Deduction, saving $636 each.[xi] They could also qualify for $2,635 from the Senior Citizen or Disabled Property Owner Tax Relief.[xii] Additionally, the Homeowner Below FPL could be eligible for $1,318 from the Tax Deferral for Low-Income Senior Property Owners.[xiii] Neither of the homeowners could receive benefits from Schedule L or Owner-Occupant Residential Tax Credit.[6] [xiv]

The Schedule H provides a tax credit available to both homeowners and renters.[xv] The Homeowner and Renter Below FPL and the Median-Income Renter could receive the maximum Schedule H benefit of $1,200. However, they would no longer qualify if they received any other public assistance with their property taxes or rent. The Senior Shallow Subsidy is only open to the Median-Income Renter and the Renter Below FPL.[xvi] Both archetypes could receive $7,200.[xvii] LRSP senior set asides are only open to the Renter Below FPL and were worth an average of $18,792 in 2019.[xviii] Since the Senior Shallow Subsidy does not allow enrollees to receive any other local or federal rental subsidy, the Renter Below FPL would only be enrolled in LRSP, as it has the higher subsidy amount. However, it should be noted that there is only $1.3 million to fund the LRSP senior set aside vouchers, so eligibility does not guarantee availability.[7]

Only the Renter Below FPL could potentially meet their housing costs with the help of a LRSP voucher. However, if they are unable to secure a voucher, they could apply for one of the limited number of Senior Shallow Subsidies available. Nevertheless, they would still need an additional $9,504 to meet their basic housing costs. The Median-Income Renter would receive a total of $7,200 in benefits but would also still need $9,504 to make ends meet. With the $4,589 in eligible benefits the Homeowner Below FPL could receive, they would still have $9,813 in outstanding basic housing costs. The Median-Income Homeowner would need $11,131 to cover their basic housing costs after receiving $3,271 in benefits.

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[5] Housing programs not included: Elderly Tenants and Tenants with Disabilities Protection Amendment Act, Emergency Rental Assistance Program, Grand Families Housing – Plaza West, Heavy House Cleaning, Reverse Mortgage Foreclosure Prevention Program, Safe at Home, and the Single Family Residential Rehabilitation Program.

[6] Due to the fact that the average home value increased only 3.3 percent between 2018 and 2019, property taxes did not increase enough to qualify either archetype for these programs.

[7] Seniors could qualify for LRSP vouchers that are not reserved for members of their age group.

Estimated Yearly Benefit Amounts by Archetype					
Program Type	Program	Archetypes			
		Median-Income Homeowner	Homeowner Below FPL	Median-Income Renter	Renter Below FPL
Property Tax Benefit Programs	Homestead Deduction	$636	$636	$0	$0
	Lower Income, Long-Term Homeowners Tax Credit (Schedule L)	$0	$0	$0	$0
	Owner-Occupant Residential Tax Credit	$0	$0	$0	$0
	Senior Citizen or Disabled Property Owner Tax Relief	$2,635	$2,635	$0	$0
	Tax Deferral for Low-Income Senior Property Owners	$0	$1,318	$0	$0
Homeowner & Renter Benefit Program	Homeowner/Renter Property Tax Income Tax Credit (Schedule H)	$0	$1,200	$1,200	$1,200
Rental Benefit Programs	Rental Assistance for Unsubsidized Seniors Program	$0	$0	$7,200	$7,200
	Senior Low Rent Supplement Program Set Asides	$0	$0	$0	$18,792
Benefit Total with LRSP Voucher[8]		**$3,271**	**$4,589**	**$7,200**	**$18,792**
Benefit Total without LRSP Voucher[8]		**$3,271**	**$4,589**	**$7,200**	**$7,200**
Costs to Meet Basic Housing Needs		**$14,402**	**$14,402**	**$16,704**	**$16,704**
Total Amount Not Covered by Benefit with LRSP Voucher[9]		**-$11,131**	**-$9,813**	**-$9,504**	**$2,088**
Total Amount Not Covered by Benefit without LRSP Voucher[9]		**-$11,131**	**-$9,813**	**-$9,504**	**-$9,504**

HEALTHCARE

This report assumes the four archetypes are in good health. If they paid for their healthcare completely out of pocket, the Homeowner Below FPL, the Median-Income Renter, and the Renter Below FPL would have estimated healthcare costs of $15,953. With a larger household size, the Median-Income Homeowner would have costs around $31,906.[10] [xix] However, if their health were to decline, their healthcare costs would increase. There are 16 public benefit programs available to provide care or help alleviate healthcare costs, seven of which are included in this analysis.[11]

[8] Since the archetypes cannot claim the Schedule H benefits and other benefits, the Schedule H benefit is not included in the benefit totals.

[9] Please note, the housing subsidies only cover an enrollee's rent and does not provide any benefit above that amount. So, even if an archetype qualifies for a subsidy that is greater than their rent, they will not receive additional funds.

[10] The yearly per person healthcare costs are determined using the amount the Centers for Medicare and Medicaid spend per enrollee in 2019 on Medicare Part A ($5,305), Part B ($6,517), and Part D ($2,057), as well as the national average 2019 costs seniors paid for medicine and medical services and supplies ($2,074 for a single senior and $4,148 for a senior couple).

[11] Department of Aging and Community Living Senior Wellness Centers, Elderly and Persons with Disabilities Waiver, Medicaid Spend Down, Medicare Part C, TRICARE for Life, Veterans Administration (VA) Health Care, VA Long Term Care, and VA Aid and Attendance and Housebound Benefits.

The most widely used of all these program is Medicare, with 95 percent of American seniors enrolled in at least one part of Medicare in 2019.[12] [xx] All four archetypes would be able to enroll in premium-free Medicare Part A, which has a per enrollee benefit value of about $2,841.[13] [xxi] Medicare Part B is worth about $4,584 per enrollee and would also be open to all four archetypes.[14, xxii] All four archetypes could enroll in Medicare Part D as well, seeing potential healthcare savings of $1,664 per enrollee.[15] [xxiii] In total, yearly Medicare benefits could be valued at around $9,089 per enrollee.

There are enrollee costs associated with Medicare that could leave needed health benefits financially out of reach for some. However, there are several programs, called Medicare Savings Programs, that help Medicare participants pay associated program costs, such as premiums, deductibles, or coinsurance. Three of these programs are discussed in this report: the Medicare Prescription Drug Coverage for People with Limited Income and Resources (Medicare Part D Extra Help), Qualified Medicare Beneficiary (QMB) Program, and QMB Plus Program. In total, the Homeowner and the Renter Below FPL could see potential savings of $24,397 from the Medicare Savings Programs, while the Median-Income Renter could see $4,397 in savings. The Median-Income Homeowner does not qualify for any of these saving programs due to their income.

Medicare Part D Extra Help is estimated to offer about $5,000 in financial aid to eligible participants each year, and only the Homeowner and Renter Below FPL could qualify.[xxiv] The Median-Income Renter, the Homeowner Below FPL, and the Renter Below FPL could qualify for the QMB Program, which has potential savings of up to $4,397 per enrollee.[xxv]

Only the Homeowner and Renter Below FPL could participate in the QMB Plus Program, which is worth an estimated $19,397.[16] They are also the only households that are eligible to enroll in Medicaid, which could be valued at $15,000.[xxvi] While they could qualify for the QMB program, QMB Plus program, and Medicaid, they could only enroll in one of these programs as they offer overlapping benefits. As such, the report assumes the archetypes enrolled in the QMB Plus program, as it has the highest benefit value.

Overall, the Homeowner and the Renter Below FPL could see the most financial help with their healthcare costs, at $33,486 in benefits, and would be able to not only meet but exceed their basic cost of healthcare ($15,953). Although the Median-Income Homeowner qualifies for the fewest programs, they see the second highest benefit value, at $18,178, because both spouses receive Medicare benefits. However, they would not be able to meet their basic healthcare needs ($31,906) through benefits alone, with $13,728 of such costs not covered. The Median-Income Renter could receive $13,486 in benefits but would still need to cover $2,467 of their healthcare needs out of pocket.

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[12] Medicare is a federal program comprised of four primary parts, that offers health insurance coverage primarily to seniors at typically lower costs than private health insurance. The four main parts of Medicare are Part A, which covers hospital insurance; Part B, which covers medical insurance; Part C, which are plans offered by private companies that mainly combine Part A and Part B benefits; and Part D, which provides prescription drug coverage.

[13] While Part A is premium free for most enrollees, they are still responsible for Part A deductible and coinsurance costs, which would be $2,464 for each individual.

[14] All four archetypes would be responsible for a Part B premium ($1,735 for singles and $3,470 for couples) and a $198 yearly deductible.

[15] The archetypes would each pay an estimated $393 yearly premium per enrollee for Part D.

[16] Medicaid, which is a public health insurance program for low-income individuals.

Estimated Yearly Benefit Amounts by Archetype				
Program	**Archetypes**			
	Median-Income Homeowner	**Homeowner Below FPL**	**Median-Income Renter**	**Renter Below FPL**
Medicare Part A	$5,682	$2,841	$2,841	$2,841
Medicare Part B	$9,168	$4,584	$4,584	$4,584
Medicare Part D	$3,328	$1,664	$1,664	$1,664
Medicaid	$0	$0	$0	$0
Medicare Prescription Drug Coverage for People with Limited Income and Resources	$0	$5,000	$0	$5,000
Qualified Medicare Beneficiary (QMB) Program	$0	$0	$4,397	$0
QMB Plus Program (Combines Medicaid and QMB Program benefits)	$0	$19,397	$0	$19,397
Benefit Total	**$18,178**	**$33,486**	**$13,486**	**$33,486**
Costs to Meet Basic Healthcare Needs	**$31,906**	**$15,953**	**$15,953**	**$15,953**
Total Amount Not Covered by Benefit	**-$13,728**	**$17,533**	**-$2,467**	**$17,533**

FOOD

To meet their basic nutritional needs, a two-person D.C. senior household would need to spend $5,652 a year, while a D.C. senior living alone must allocate $3,084. To increase access to nutritious foods there are 14 nutrition-related benefit programs open to eligible D.C. seniors. However, only four are used in this analysis: Produce Plus, Senior Famers' Market Nutrition Program (SFMNP), SHARE Food, and Supplemental Nutrition Assistance Program (SNAP), as they are the most widely available programs.[17]

The Median-Income Homeowner does not qualify for any of these four programs as they have an income above the program caps.[18] The three other archetypes could qualify for Produce Plus and is valued at $360.[xxvii] Only the Homeowner and the Renter Below FPL are eligible for the remaining three programs, SFMNP, worth about $40 a year; SHARE Food, estimated to save recipients about $1,278; and SNAP, which has an average yearly benefit of $1,260 for seniors.[19] [xxviii]

In total, the Homeowner and the Renter Below FPL both could qualify for $2,938 in associated benefits, leaving them responsible for $146 in food costs. The Median-Income Renter would qualify for $360 in food-related benefits, as they are only eligible for Produce Plus. The Median-Income Homeowner does not qualify for any food-related assistance under this analysis. While these benefit programs could not cover the total cost of food for any archetype, they do offer substantial financial help to both the Homeowner and Renter Below FPL.

[17] The programs not included in this report are Commodity Supplemental Food Program, Community Dining Meal Services, Food & Friends, Gleaning Tables, Home delivered meals, Home delivered nutrition supplements, Hungry Harvest, Mobile Market, Produce Prescription Program, and Supplemental Food Assistance.

[18] The Median-Income Homeowner does qualify for six total nutrition or food related programs, including Food & Friends, Community Dining Meal Services, Home Delivered Meals, Home Delivered Nutrition Supplements, and Hungry Harvest.

[19] This is half the minimum amount D.C. seniors must spend on groceries a year ($3,084) to meet their nutritional needs, minus the $22 a month cost for the box.

Estimated Yearly Benefit Amounts by Archetype				
Program	**Archetypes**			
	Median-Income Homeowner	**Homeowner Below FPL**	**Median-Income Renter**	**Renter Below FPL**
Produce Plus	$0	$360	$360	$360
Senior Famers' Market Nutrition Program	$0	$40	$0	$40
SHARE Food	$0	$1,278	$0	$1,278
Supplemental Nutrition Assistance Program	$0	$1,260	$0	$1,260
Benefit Total	**$0**	**$2,938**	**$360**	**$2,938**
Cost to Meet Nutritional Needs	**$5,652**	**$3,084**	**$3,084**	**$3,084**
Food Costs Not Covered by Benefit	**-$5,652**	**-$146**	**-$2,724**	**-$146**

TRANSPORTATION

To meet basic transportation needs, District seniors without a car spend an estimated $1,281 per person annually on transportation without program benefits.[20] There are nine government-operated transportation services or subsidies available to D.C. seniors. Only two of these programs, WMATA's reduced fare and Transport D.C., are used in this analysis since the other seven programs are not available to all District seniors.[21]

This report assumes that all four archetypes select a SmarTrip monthly pass that covers the peak fare. The WMATA reduced fare lowers the $81 monthly fee for a SmarTrip card that covers peak fares to $40.50, a yearly savings of $486.[xxix] Transport D.C. enrollees used the service an average of 21 times in FY 2018, paying a total of $105 each.[xxx] If a senior used a D.C. taxi charging the average fare at the same rate, they would spend $309. Thus, Transport D.C. would provide $204 in taxi savings.

All four archetypes would be eligible for the full value of these savings, which would total $591 per household member.

Estimated Yearly Benefit Amounts by Archetype				
Program	**Archetypes**			
	Median-Income Homeowner	**Homeowner Below FPL**	**Median-Income Renter**	**Renter Below FPL**
WMATA Reduced Fare	$972	$486	$486	$486
Transport D.C.	$408	$204	$204	$204
Benefit Total	**$1,380**	**$690**	**$690**	**$690**
Costs to Meet Basic Transportation Needs	**$2,562**	**$1,281**	**$1,281**	**$1,281**
Total Amount Not Covered by Benefit	**-$1,182**	**-$591**	**-$591**	**-$591**

UTILITIES

On average, District residents paid an average of $3,939 for utilities in 2019.[xxxi] The yearly residential electric bill in D.C. was $1,171 and the average water bill was nearly $1,200.[xxxii] An average D.C. gas bill was $848.[xxxiii] Across all 50 states and D.C., broadband internet typically cost a household $756 a year.[xxxiv] Nationally, American seniors spent an average of

[20] Transportation costs are estimated using the annual cost of a senior SmarTrip plan that covers peak fares ($486) and the average Transport D.C. ridership data and costs (a yearly average of $105 per rider).

[21] Transportation programs not included: Circulator, MetroAccess, Seabury Connector, Seabury Connector Card Program, Senior MedExpress, U.S. Department of Veterans Affairs Veterans Transportation Service, and VetsRide.

$759 for their cell phone plan.[xxxv]

However, utility costs are typically more expensive for homeowners than renters. A District homeowner can expect to pay $3,181 a year for utilities, excluding internet and phone, compared to $1,477 a 915 square foot apartment.[xxxvi] Including all utilities, a cellphone plan, and internet, a D.C. senior homeowner could expect their minimum yearly utility costs to be $4,696, compared to $2,992 for a D.C. senior renter.

In the District there are nine programs to help customers lower their utility costs. Of these programs, six are discussed in this report: Low-Income Home Energy Assistance Program (LIHEAP), Residential Aid Discount (RAD) Program, and the Residential Essential Services (RES) Program, Customer Assistance Program (CAP), Lifeline, and Economy II.[22]

LIHEAP is open to the Homeowner Below FPL, the Median-Income Renter, and the Renter Below FPL.[23] [xxxvii] The two households that rent could see $689 in yearly energy cost savings, while the Homeowner Below FPL would see $842 in savings.[xxxviii] The RAD Program provides $293 to the Homeowner and Renter Below FPL and the Median-Income Renter, and the RES Program would offer them $212 each.[24] [xxxix]

All four archetypes could qualify for water discounts through CAP, with the Homeowner Below FPL, the Median-Income Renter, and the Renter Below FPL potentially receiving a yearly discount of $800, while the Median-Income Homeowner could be eligible for $188 in savings.[25] [xl] However, households would only be eligible for CAP if they live in single-family homes, since multi-family dwellings typically do not separately meter water and sewer services.[xli]

Both Lifeline and Economy II are open to the Homeowner and the Renter Below FPL. However, a participant can only enroll in one Lifeline benefit, thus the Homeowner and the Renter Below FPL could receive broadband internet from Lifeline for $9.25 a month, a yearly savings of $645, and landline services for $1 a month from Economy II, worth $747 annually.[26]

Only the Renter Below FPL could meet their basic utility costs with a potential yearly savings of $394, after $3,386 in program benefits. The Homeowner Below FPL would have the highest financial benefit of $3,539 but would still need to spend $1,157 on utilities. The Median-Income Renter could see $1,994 in benefits; however, they would still need $988 to meet their basic utility costs. The Median-Income Homeowner would receive the lowest benefit at $188, meaning they would still have $4,508 in utility payments.

[22] This is due to the Housing Choice Voucher Program Utility Allowance being restricted to federally assisted rental units, and the difficulty to establish the financial benefit of one year of Solar for All and the Weatherization for All Program.

[23] This analysis assumes all archetypes use gas for heating.

[24] Both the RAD and RES benefit amounts are based on 25 percent of the average yearly District electric and gas bill.

[25] This report assumes the two renters live in units with their own water meters to qualify for CAP.

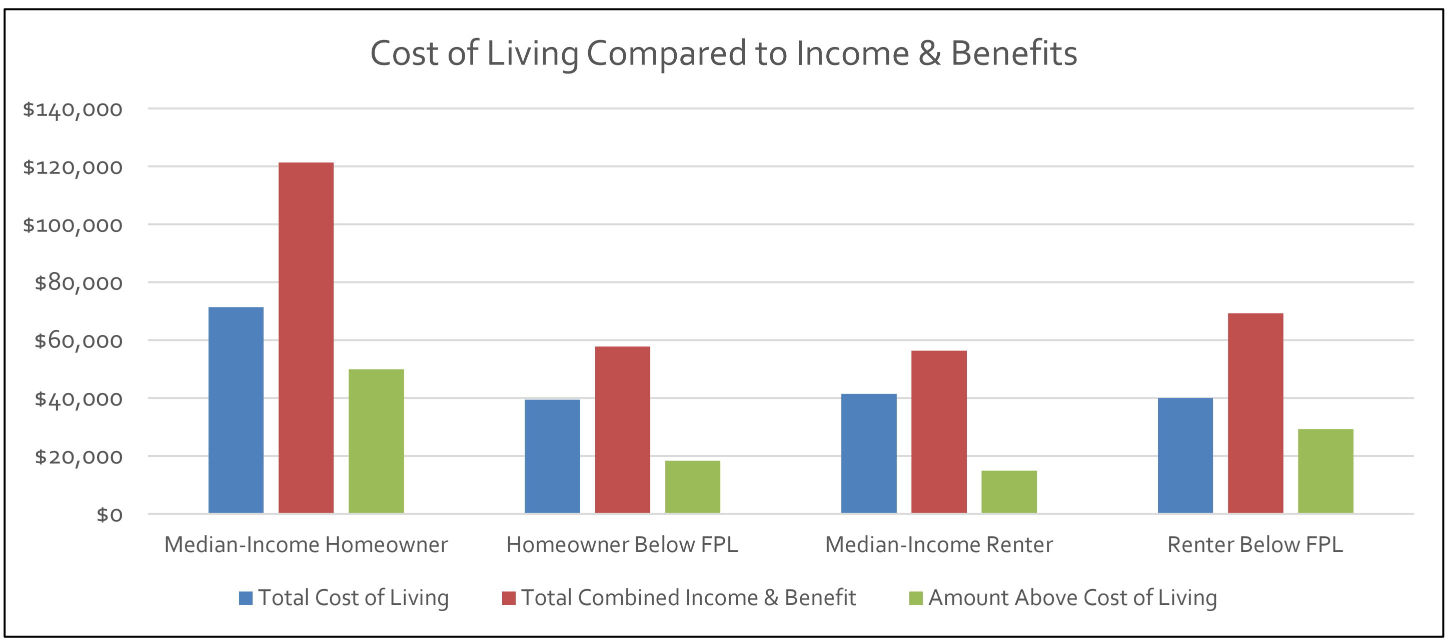
[26] The potential broadband internet savings are calculated by subtracting the cost of Lifeline broadband from the average amount Americans spend on broadband. The potential cellphone savings assume that the archetypes choose to have an Economy II provided landline rather than a cellphone and are calculated by subtracting the cost of the Economy II landline from the average amount American seniors spend on a cellphone plan.

Estimated Yearly Benefit Amounts by Archetype				
Program	**Archetypes**			
	Median-Income Homeowner	**Homeowner Below FPL**	**Median-Income Renter**	**Renter Below FPL**
Lifeline	$0	$645	$0	$645
Low-Income Home Energy Assistance Program	$0	$842	$689	$689
Customer Assistance Program	$188	$800	$800	$800
Economy II	$0	$747	$0	$747
Residential Aid Discount Program	$0	$293	$293	$293
Residential Essential Services Program	$0	$212	$212	$212
Benefit Total	**$188**	**$3,539**	**$1,994**	**$3,386**
Costs to Meet Basic Utility Needs	**$4,696**	**$4,696**	**$2,992**	**$2,992**
Total Amount Not Covered by Benefit	**-$4,508**	**-$1,157**	**-$998**	**$394**

CONCLUSION

This report uses 30 of the 90 benefit programs available to D.C. seniors to establish the estimated financial benefit provided to the four archetypes to offset their cost of living. If looking strictly at the financial value of the benefit programs, all four senior archetype households would be able to meet their basic cost of living when combined with their incomes. While, many programs limit the allowable uses of benefits or provide in-kind benefits, households can apply these savings to reduce their expenses and free up resources.

Even though the Homeowner Below FPL qualifies for the greatest number of programs, the Renter Below FPL could see the largest financial benefit, at $59,292. The Homeowner Below FPL would be eligible for 25 programs carrying a financial benefit of $45,242. The Median-Income Homeowner would qualify for the fewest number of programs (10) and the lowest financial benefit ($24,317). The Median-Income Renter could receive an estimated $25,380 from the 15 programs



for which they qualify.

There is a mismatch between the archetypes' needs and the services available to them. There would be a surplus of benefits available to the two archetypes Below FPL in healthcare, but a deficit in housing, food, and transportation. For the Middle-Income Renter, their income tax benefits could exceed their need and their healthcare costs would also be substantially reduced by program benefits. However, they would still have sizeable deficits in housing and food. As previously noted, the Median-Income Homeowner would be able to meet their basic cost of living without benefits, but the healthcare benefits do significantly reduce their largest expense: healthcare. Additionally, it should be noted that there is not only a disparity between the number of programs intended for senior renters and homeowners, but also in the resources available to these programs. For instance, both the Senior Shallow Subsidy and LRSP senior set asides that support renters are limited in the number of enrollees able to receive benefits, and the Schedule H benefits bar participants from receiving any other housing benefits. Whereas the majority of the benefits for homeowners are property tax related and are therefore not limited on the number of beneficiaries, nor do they bar households from receiving other forms of housing assistance.

Estimated Yearly Benefit Amounts by Archetype				
Program	**Archetype**			
	Median-Income Homeowner	**Homeowner Below FPL**	**Median-Income Renter**	**Renter Below FPL**
Income Taxes[27]	$1,300	$0	$1,650	$0
Housing	$3,271	$4,589	$7,200	$18,792
Healthcare	$18,178	$33,486	$13,486	$33,486
Food	$0	$2,938	$360	$2,938
Transportation	$1,380	$690	$690	$690
Utilities	$188	$3,539	$1,994	$3,386
Total Benefit Amount	**$24,317**	**$45,242**	**$25,380**	**$59,292**
Income & Benefit Total	**$121,317**	**$57,742**	**$56,380**	**$69,292**
Total Amount to Meet Basic Needs	**$71,425**	**$39,416**	**$41,461**	**$40,014**
Total Amount Above Cost of Living	**$49,892**	**$18,326**	**$14,919**	**$29,278**

The largest benefit for all four archetypes is healthcare related. The Homeowner and the Renter Below FPL could qualify for healthcare programs worth about $33,486, while the Median-Income Renter could potential see $13,486 in savings. Since the Median-Income Homeowner is a two-person household, each member would be able to receive $9,089, or a combined total of $18,178. For the Homeowner Below FPL, the Median-Income Renter, and the Renter Below FPL, the category with the smallest benefit ($690) is transportation. For the Median-Income Homeowner, the category with the lowest benefit is utilities, at $188.

Considering the 90 benefit programs available to District seniors in total, six would not be open to any of the four archetypes,[28] and eight would be open to only one archetype,[29] typically the Homeowner Below FPL. Thirty-six programs would be open to all four archetypes. In particular, all seven transportation programs would be available to all the archetypes. The most frequent determinants of program eligibility include an enrollee's income, household make up, health, and age. The most important of these is income, with 53 of the 90 programs having such a requirement. The annual program income caps for all 53 programs range from $9,400 (Supplemental Security Income) to $134,000 (Senior Citizen or Disabled Property Owner Tax Relief). Of these programs, 26 have an annual income limit of $25,520 or less. If considering only the income requirement, nearly 31 percent of all D.C. seniors could qualify for these programs.[xlii] Medical

[27] While Archetypes B1 and the Renter Below FPL could qualify for the Standard Deduction for Seniors, they have no tax responsibility to apply that deduction towards.

[28] Back to Work 50+; Federal Credit for the Elderly or the Disabled; Lower Income, Long-Term Homeowners Tax Credit; Owner-Occupant Residential Tax Credit; Optional State Supplement; and Supplemental Security Income.

[29] Emergency Rental Assistance Program; Lower Income, Long-Term Homeowners Tax Credit; Money Management Program; Reverse Mortgage Foreclosure Prevention Program; Senior Low Rent Supplement Program Setasides; Single Family Residential Rehabilitation Program; Social Security Retirement Benefit, Spouse Supplement; and the Tax Deferral for Low-Income Senior Property Owners.

needs are taken into consideration by 18 programs when considering admission, though most do not require an applicant to be diagnosed with a specific illness, and 67 programs have an age requirement, typically either age 60 or 65.

When looking for ways to increase the efficiency of programs and enrollment, eligibility requirements, funding, and administration are the main areas to consider. One way to boost efficiency is to consolidate programs that offer substantially similar benefits. For example, there are 14 food-related programs available to D.C. seniors, of which, six offer food delivery services[30] and five offer some form of voucher to purchase food.[31] There are also four transportation programs that offer taxi-like services to seniors.[32] Further examples include the four programs focused on senior activity[33] and four mental health centered programs.[34] These programs could be consolidated and have various service and benefit levels based on applicant's particular household situation and need. This could reduce the overhead costs and would create a single location for residents to look for information and enrollment.

In closing, making ends meet in the District can be costly, especially for seniors, many of whom live on a fixed income. One way that D.C. has reduced seniors' financial burden is by making residents age 60 or older eligible for most senior-related programs. In contrast, most federal benefits do not begin until an individual reaches age 62 or 65. By offering a lower eligibility age, the District helps older adults transition from employment to retirement, supports residents whose health declines at a younger age, and gives those who are aging out of the workforce an opportunity to save for retirement. These benefit programs continue to help seniors age with dignity and reduce the financial burdens that come with aging.

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[31] Please note, the following list includes only those programs operated by the D.C. government. Gleaning Tables, Mobile Market, Produce Plus, Produce Prescription Program, and Supplemental Food Assistance.

[32] Please note, the following list includes only those programs operated by the D.C. government. MetroAccess, Senior MedExpress, Transport D.C., and VetsRide.

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