



According to the National Energy Assistance Directors Association (NEADA), roughly 20 million households in the U.S. — one out of six homes — are behind on their utility bills. As of August, these families owe about \$16.1 billion in total, with an average amount owed of \$788 — and the consequences of this could be dire, especially as home heat costs are expected to reach their highest level in over 10 years.

Why Most Senior Citizens Need Free Home Repairs

Everybody needs repairs to keep their homes safe and secure. But as we age, we become more vulnerable as our health and strength decline. The need to live in safe and functional homes increases. Falls can be dangerous to seniors; eliminating such risk is very important.

A simple task such as changing a fuse can become dangerous, and an extra hand is often needed. Many older adults live in homes that may require extra work to be maintained or made to fit their needs. Most seniors have retired and no longer have a full working income to pay for home repairs.

What Does Healthy Aging in Place Look Like? Part Two: Income

By Lilly Anderson, MPH, DAFH Director, September 30, 2021



Hello again, and welcome to Part Two of our look at the factors that affect healthy aging in place. Today we are examining the role our income has on our health. When we discuss income, what we are really talking about are the socioeconomic status (SES) that we are able to reach because of our income. SES is determined by both our own personal wealth and the wealth of the community that we live in ¹. It affects our overall functioning and our mental and physical health.

Today's older adults and those nearing retirement age are significantly more vulnerable than earlier generations and are finding it increasingly difficult to find affordable housing, buy nutritious food and pay for their medical prescriptions². Additionally, the U.S. is facing unprecedented increases in the older population, and this number is expected to double between 2012 and 2060 from 43.1 to 92.0 million ³. Older adult's financial resources vary widely with some able to cover

their household expenses, while other low-, moderate and middle-income households live in unaffordable housing with a lack of savings to cover the maintenance or modification of the home that are often necessary for aging in place³.

Recently, the US has experienced a series of extreme weather events that impacted groundwater quality for the lives of millions of people by affecting the water quality in domestic wells. The worst-case estimate for 2019 was up to 250,000 domestic wells were affected by flooding and contaminated ground water². In the US, over 100,000 lifetime cancer cases are attributed to drinking water contaminants³.

Furthermore, today's pre-retirees face heightened financial challenges as they enter retirement. Many were affected by the Great Recession, including unemployment, early retirement, loss of savings, declines in home equity and impending shortfalls of both Medicaid and Social Security benefits⁴. The impending shortfalls expected in Social Security benefits are especially troubling. In 2014, 61% of people over 65 years received at least half their income from Social Security benefits. Compared to previous generations, higher percentages of these older adults are carrying debt into retirement and smaller shares have traditional pensions. Up to 34% of older adults trying to age in place report living in low-income households and 23% find it difficult to pay their monthly living expenses¹.

Even those older adults who enter retirement with substantial resources may experience adverse shocks that undermine their financial security⁵. Losing a spouse or partner can result in the loss of income from Social Security and employer pensions. Medical episodes and chronic health conditions are more common at older ages and can result in large medical bills, while disability onset can require expensive long-term services and supports (LTSS). The need for LTSS can often lead to economic hardship and increase the risk of falling into poverty because health insurance coverage for LTSS expenses is usually incomplete. Medicaid does not cover the cost of LTSS and relatively few older adults have private long-term care insurance.

Because paid LTSS is expensive, older adults who need help with everyday activities typically rely on family caregivers. When unpaid caregivers are unavailable or the LTSS needs exceed what they can provide, older adults in need must turn to paid helpers and this can quickly become more than

their budget can bear⁶. With out-of-pocket spending on health care and LTSS is factored in, it is estimated that approximately 7 out of 10 adults who live to the age of 65 will experience economic hardship for at least one year and about 5 out of 10 will experience hardship for at least three years⁵.

water flow over areas that are normally dry land, allowing contaminants to travel with the floodwater as it courses and accumulates over the landscape. Contaminant laden floodwater can inundate domestic wells, entering through casings and caps, and the force can disrupt or damage the well, directly introducing contaminants⁹. The principal concern is the possibility of well contamination from floodwaters carrying pathogens, but older wells, and wells less than 50 feet deep and those located near surface waters, can be contaminated from underground water sources as well¹⁰.

In a not surprising twist, this brings us back to housing. As you might suspect, housing is typically, the single largest household budget item, and for seniors, living on fixed or dwindling incomes, affordable housing is critical. When the percentage of their budgets goes to affordable housing, seniors often make up for the budget shortfall by skipping meals, purchasing less nutritious meal ingredients, and skipping doses of prescribed medications². Additionally, seniors need more than just affordable housing to age in place, they need an integrated network of affordable and safe housing, health care, long-term care and social support from the community⁶.

So, what can the Grange do to make a difference in this situation? We do what we do best: educate, inform, and seek to influence policy makers. Here are just a few suggestions that some of the experts have:

- Encourage our medical professionals to conduct screenings and referrals that investigate the social determinants of health, such as quality of housing, but also the quality of social supports with referrals to appropriate community services.
- Support community-based programs that seek to address multiple social determinants and continue to fund services for older adults.
- Integrate and streamline benefit enrollments. Both state and federal policymakers can take action to ensure that eligible adults are connected with the services and benefits that they are entitled to by simplifying application and recertification processes.
- Encourage the development of affordable senior housing and plan for their transportation needs that allow them to stay connected with their communities.

References

¹ AARP Foundation Issue Brief: The Social Determinants of Health and the Aging Population. Pooler J and Srinivasan M, 2018.

²Fact Sheet – Robinson C & Herr A, Current Impact Partners

³Ageing & Socioeconomic status www.apa.orh

⁴Financial Situations of Older Adults – The Joint Center for Housing Studies of Harvard University

⁵DHHS-ASPE Issue Brief: Risk of Economic Hardship Among Older Adults Jan 2021

⁶ Quality of Life of Older Persons: The Role and Challenges of Social Services Providers. Ghenta M, Matei A, Mladen-Macovei L, Stanuscu S, 2022. Int J Environ Res Public Health, d19, 8573.
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