

## Aging gracefully in the face of adversity

Not-so-golden years for seniors caught amid economic crunch

By Sarah Rohrs/ *Times-Herald* staff writer

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With Social Security his only income, Herman Boxerbaun, 72, of Vallejo can barely make ends meet. As he got a free meal at the First Baptist Church earlier this month, he said he is unsure of the future.

Meanwhile, Vicki Conrad, 69, lost a huge chunk of her retirement when the stock market tanked. Conrad, the Florence Douglas Center senior center director, said she doesn't know if she can ever stop working.

These two Vallejo seniors help illustrate how the economic downturn is impacting elderly

residents.

As the recession lingers, county and social service providers say more senior citizens are seeking help for food and shelter. In addition, more say they are falling prey

to financial scams and other elder abuse.

Still others are struggling with the ongoing impacts of the housing foreclosure crisis and the stock market slump, which wiped out retirement nest eggs, requiring them to rely heavily on limited Social Security checks.

Escalating the problems are possible state budget cuts that could gut programs that investigate elder abuse, and help the elderly stay healthy and remain in their homes. The county reports that previous budget cuts have already impacted services.

Nest eggs lost

Many seniors probably will not live long enough to recoup what they lost in the recent stock market dip, said Donna Fields, Solano County Older & Disabled Adult Services deputy director.

"People work their whole lives and build up nest eggs to retire and this economy has just fooled everybody. People have lost homes and not gotten a good rate of return on (investments). They are struggling out there to make ends meet," Fields said.

Conrad says what worries her the most is that more seniors will become completely dependent on Social Security which is usually not enough to live on. The federal Social Security program itself is hitting hard times with costs expected to exceed revenues by 2016.

"The biggest worry for this age group is their health care and what's going to be in place for us," Conrad said.

Many of today's seniors are old enough to have already survived the Great Depression of the 1930s when economic hardship was a way of life. Now they find themselves saving and scrimping again.

Mickey Miller, 69, the Florence Douglas Senior Center board president, said she must budget carefully and is worried about ever-increasing health care costs. Her income dropped dramatically when investments lost value.

"The biggest impact to seniors is in their income,"

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Miller said. "Most of us are concerned about that. Whatever we have in savings we just have to sit on them."

Some seniors are looking for work, but it's not easy, they said. "It's hard for a person of my age," Boxerbaun said.

## Isolation dangers

As Vallejo's senior center struggles with its own budget crisis, Miller is concerned the town's elderly will have nowhere to go for exercise, food and socializing. That, in turn, will lead to isolation and illness which often results in hospitalization and institutionalized care.

While some seniors are struggling financially, many are not poor enough to qualify for government assistance, senior consultant Rochelle Sherlock said.

Some seniors say they are better off than those too young to collect Social Security and lack pensions or retirement income.

"I was lucky. I worked at Mare Island and bought a mobile home," Joyce Scharf, 83, said. "I'm able to still afford to live there, but it's difficult with food and gas prices going up."

Esther Galli, 92, said the recession is "awful and discouraging," but she worries more about the younger generation than seniors. "I own my own home. I'm getting a pension," she said.

Sherlock works with the Senior Coalition of Solano County, which is staging a senior financial survival skills workshop June 13 at the Florence Douglas Senior Center.

That more seniors need emergency food is a

sobering thought for Ron Marlette, director of Mission Solano, a Fairfield homeless shelter and emergency food pantry.

"My fear is there are many more that we are not seeing that are held up in their apartments because they are too afraid to ask for help," Marlette said.

## Homelessness rising

Receiving help at First Baptist Church, two women in their 70s who wished to remain anonymous, said they are poor and live with their children. One woman, who said her income is less than \$600 a month, began crying when recounting her living expenses, health problems and prescription costs.

The Food Bank of Contra Costa and Solano has seen a 5 percent increase among seniors registered in Solano County over the last year. That number is probably higher since the program lost its Casa de Vallejo site in last year's fire, food bank spokesman Lisa Sherrill said.

More seniors collecting cans and bottles, and getting food through the Senior Brown Bag program have become increasingly common, several service providers said.

Last month, an Area Agency Advisory Council member even told a sad story about a senior receiving hospice services in a homeless shelter in a neighboring county, the agency's planner Terri Restelli-Deits said.

"The recent economic downturn impacts all Americans, but older adults are particularly vulnerable," Restelli-Deits said. "People deserve to live and die with dignity." Her biggest fear is that seniors will need to make choices between food, housing and medical care.

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In her frequent drives, Area Agency on Aging outreach coordinator Mary Vineyard said she's seen more people 55 or older standing on street corners with signs appealing for help.

"Their incomes have been cut and their benefits cut. They need food," Vineyard said. While in Vacaville recently, she said she saw a senior homeless man getting around with a walker.

As housing and other costs rise, waiting lists for the elderly seeking Section 8 subsidized housing in Vallejo and other Solano cities have also soared, the Area Agency on Aging (AAA) reported. Some seniors are afraid they will die before they can get into subsidized housing, Restelli-Deits said.

In surveying Solano County homeless shelters, the AAA agency found more seniors at Fairfield and Vacaville homeless shelters this year over previous years. Mission Solano, for example, reports 10 to 15 more older adults (aged 50 or older) coming in for help each month.

Vallejo's Christian Help Center has not seen more seniors seeking emergency shelter though some have come in this year, including one 78-year-old, director Jeff Podemski said.

Seniors have an advantage over younger people because they can get Social Security and usually can find a board and care home to live in, Podemski said.

Elder abuse, scams

Most local shelters cite financial elder abuse behind senior homelessness, Restelli-Deits said. Others say seniors are in the street because they were in buildings that went into foreclosure.

At Vacaville's Opportunity House, 10 people 51 and

older stayed at the homeless shelter last year, and four this year. Operations manager Deena Davidson said one 58-year-old woman had moved from another state to help her daughter, but had no place to stay and is now on the streets.

"The economy is getting to people," Davidson said. "These people are not working but they are dependent on other people."


Other seniors are falling prey to financial scams perpetuated by their own family members or by unscrupulous companies, financial abuse specialist Steve Hosking said. He is a retired Vacaville police detective, who coordinates Solano FAST (Financial Abuse Special Team), an AAA program which has recovered more than \$19 million for victims.

"Seniors for the first time in their lives are making risky decisions," Restelli-Deits said. She recalled one woman who worked as an accountant in a law firm, was taken in by a scam and lost everything.

Elder abuse cases, particularly financial scams, are under-reported crimes -- just one in 20 ever reach authorities, Hosking said. He fears state budget cuts will cause further risk to seniors and cut down on the ability to investigate and prosecute offenders.

Mission Solano's Marlette said communities need to watch out for their senior citizens.


"We as a community need to be extra observant of that population," Marlette said. "It's a population we often don't pay much attention to. We often realize too late this population that's in neglect."

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## Senior Statistics

n Financial abuse is the most prevalent form of elder abuse, says the Solano Financial Abuse Specialist Team (FAST)

n The FAST team handled 94 senior cases of financial abuse last year, up from 59 cases in 2006.

n To adequately make ends meet, Solano seniors should make at least \$16,304 without a mortgage, \$34,571 with a mortgage, and \$21,857 if they rent, according to the Elder Economic Security Index.

n In Vallejo, 231 seniors are on the Section 8 waiting list, up from 133 on the list in 2004, though that number may be outdated since the list has been closed for awhile.

n Some 1,949 Baby Boomers (aged 45-64) are on Vallejo's Section 8 waiting list, compared to 601 in 2004.

n In Fairfield, 684 seniors are on the Section 8 waiting list and 419 are on the Vacaville waiting list.

n Each month, 10 to 15 more older adults (aged 50 or older) seek emergency shelter and food at Fairfield's Mission Solano.

n The most common senior income sources are Social Security and pensions.

n Nearly 20 percent of Solano seniors are without sufficient income to meet basic needs.

n A total of 5,556 of Solano's seniors work, including 1,226 who are 75 or older.

n Five percent more seniors are getting help through the Food Bank of Contra Costa and Solano. The food bank serves 333 senior households at four Vallejo sites.

- Sources: Napa and Solano Area Agency on Aging, "Solano County Status Report on Seniors 2008," and Food Bank of Contra Costa and Solano.

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