

## **Forum: Let's take care of our seniors**

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Most of us know about the economic crisis and the urgency of passing a national stimulus package. We've heard a lot about bailing out financial institutions and providing loans to the auto industry.

But we haven't heard about the impact on older adults of modest means. Many people age 65 and older live on fixed and shrinking incomes. With jobs scarce and unemployment at about nine percent, part-time work to augment Social Security is hard to find.

Elders are least able to bounce back from the recession. They are running out of savings and may not live long enough to recoup their investment losses.

Many are struggling to cope with higher grocery bills and energy costs. Some go without full doses of prescription medications.

Others cut back on home heating or stop attending social functions, which are an important part of maintaining mental health.

Rising health care costs impact elders whether they have employer-sponsored retiree coverage or not.

Medicare is not free. Retirees pay hundreds of dollars each month for medical coverage and prescription drugs.

The majority of Michigan's elders worked hard and planned for the future. Forced early retirements due to changes in Michigan's economy, family care giving and the erosions in pensions and other benefits complicated even the best-laid plans.

Now retired, some elders live on Social Security and perhaps personal savings or investment income. More than 20 percent get by on Social Security alone. In many cases this amounts to only a little more than the Federal Poverty Level, equaling just \$10,400 for a single person and \$14,000 for a couple.

It is critical that policy makers in Lansing and Washington, D.C., support a robust national economic stimulus package that includes increases in food stamps and unemployment benefits.

Unemployment benefits are essential to the children and grandchildren of seniors, as these benefits often support extended families.

Family caregivers represent more than 25 percent of Michigan residents age 40 and older and they contribute millions of dollars in uncompensated care each year.

Simultaneously, state leaders can promote the economic security of Michigan's elders. For instance, policy makers can:

Encourage older adults and their families to review income tax returns to ensure they take advantage of all available credits. There are free tax assistance programs that can help older adults of modest means.

Remind older adults that help exists for them to buy food and pay Medicare Part B premiums. In using these programs, older adults can conserve their cash to pay for things like transportation, rent and utilities.

Encourage people to answer the call to service. Volunteers are needed now more than ever to assist vulnerable older adults.

Throughout their lives, Michigan's elders have contributed to the strength of our communities, state and nation by meeting their financial, civic and moral obligations. Now it's time for us to meet our obligations to them.

About the author: Kate Birnbryer White of Eaton Rapids is executive director of Lansing-based Elder Law of Michigan.