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Seniors shortchanged by recession

Patricia Lefevere | Jun. 10, 2009

Jill Manthe at her home in the CommonBond apartments (Patricia Lefevere)

Wealth & Responsibility

OAKDALE, MINN. -- Jill Manthe takes her notebook from her top desk drawer. ?I budget,? she said, listing the checks she writes each month from her modest disability income -- rent, medications, electricity, car insurance, cell phone, computer and cable service.

Asked whether she pays for a high-speed Internet connection, she replies matter of factly: ?I have plenty of time; I don?t need high-speed.? Manthe recently moved into an attractive one-bedroom unit of Oak Terrace Apartments, a low-income complex in this northeastern suburb of St. Paul.

Manthe is one of millions of older Americans who have had to adjust their living conditions as Wall Street has tumbled, home values have fallen and the nation?s economic meltdown has heightened vulnerability across American society.

Senior citizens seem particularly shortchanged by the global recession. Many have seen their 401(k) funds decimated. The value of their homes has dropped markedly as well. Overall U.S. home prices fell 19 percent between January 2008 and January 2009, with the worst hit cities being Phoenix, Las Vegas and San Francisco, all down more than 30 percent.

Older Americans needing to return to work face a daunting wait too. Federal figures for March indicate 78.6 percent of unemployed persons over age 55 nationally had spent 15 or more weeks without a job.

The financial future of many living on a pension, fixed income, Social Security or -- in Manthe?s case -- a monthly disability check has never seemed so precarious.

Social service agencies, parishes and branches of Catholic Charities told *NCR* of increased instances of home foreclosures among the elderly, seniors looking for part-time jobs, older volunteers having to cut their service hours and instead find paid work -- often needing extra cash to aid struggling children and grandchildren.

Aid agencies for the aging also cited greater demand at food pantries. In some cases elderly persons have skipped meals in order to pay for medicines or have fed food prepared for them to their pets, because they can

no longer afford to buy pet food, case workers reported.

The impact of the economic turndown has been most evident in the first quarter of this year, said Judy Kleve, vice president of older adult services in the Brooklyn, N.Y., diocese. ?This is just the beginning,? she said. ?I expect the number of seniors needing our services to increase.?

Kleve pointed to the diocese?s food pantries and nutrition programs, where the number of elderly requesting food parcels has risen from 80 to 85 percent since the year began. ?People living on a fixed income are finding it increasingly hard,? she said.

In Woodhaven, Queens, Kleve was uncertain whether seniors are suffering more due to the recession or because those who moved to Woodhaven in the ?50s and ?60s are now over 80 and more need care. She?s working to find emergency housing for four elderly widows in Woodhaven. Each lives in a two-family home facing foreclosure. ?These women are frail and find themselves in difficult straits,? she said. None has family living near by and each wants to stay in her old neighborhood -- a priority with most seniors, she said.

Although the diocese, which includes the boroughs of Brooklyn and Queens, has housing for seniors, there?s a six- to seven-year waiting period. The widows will have to settle for low-income rentals wherever Kleve can find them.

Lifesaver

Back in Oakdale, Manthe called her rental accommodations a ?lifesaver.? Oak Terrace is one of 98 CommonBond Communities in Minnesota, Wisconsin and Iowa. The organization was founded in the early ?70s by Fr. Edward Flahavan, then a priest of the St. Paul-Minneapolis archdiocese and director of its Urban Affairs Commission. The elderly Flahavan remains ?a visionary and mentor? to CommonBond, which today is a private nonprofit organization, said its community relations director, Deb Lande.

Some 1,700 low-income or disabled seniors reside in CommonBond apartments -- most located in the Twin Cities area. The organization provides housing to 7,800 residents and has its headquarters in the archdiocese?s Hayden Center in St. Paul.

Manthe?s apartment is only a mile from her daughter?s house. The daughter?s job keeps her in Wisconsin five nights a week. Manthe surfs the Internet for a new recipe each week, preparing a meal in a Crock-Pot and taking it to her daughter?s family.

Independence is a strong suit of Manthe, a 64-year-old divorced mother of two. Two years ago, while working in Naperville, Ill., she developed chest pains, which led her to a local emergency room. Manthe delayed going a few months, because ?I didn?t have much health coverage.?

In the hospital she was diagnosed with advanced colon cancer. A number of surgeries have left her with impaired movement in one leg and constant pain. Her cancer has spread and doctors have told her only 2 percent of people with her condition survive.

Her reaction to such news was to look the doctor in the eye and tell him: ?I?m not going to be one of your goddamn statistics,? she told *NCR*. She has decided after much doctoring to take ?a mental health break,? as she termed her self-chosen six-month moratorium on medical care.

Manthe, who calls herself a metaphysical Christian, spends much of her morning in a recliner praying, meditating and doing Bible study. ?I?m experiencing a quiet sense of life and asking God to ?put me where you need me,? ? she said. Sometimes that?s filling the Crock-Pot, at other times it?s walking with a 72-year-old

woman in Oak Terrace.

Following her return to Minnesota in 2007, Manthe?s 95-year-old father paid for her rent for a year while she qualified for disability, a process that took five months. She moved from her first CommonBond community in a Western suburb of Minneapolis to Oakdale last year. ?It cost me $100 for the truck to transport my things across the Twin Cities; I lived on peanut butter for a very long time to pay for it,? she said.

Since arriving, Manthe has managed to have both her rent and her electricity payments reduced. She has also held on to her car -- the last vestige of independence for seniors, she said. Manthe does her own shopping and cooking.

She pays for two of her medications each month and gets the rest on Medicaid. She reckons her out-of-pocket drug bill comes to $1,500 a year. By comparison shopping and using the Internet, she?s discovered ?pharmacies charge you more if you have insurance -- up to 10 times as much on some prescriptions,? she said.

Manthe lauded CommonBond for its facilities and its on-site social worker, who arranges many activities. In a time of recession she found meetings on how to save money and on identity theft useful.

?I live in a state of gratitude here. I like simplicity. I don?t feel deprived,? she said.

Chore services

Diane Silbernagel, executive director of Hope House in Dover, N.J., has seen the effects of the economic meltdown on seniors firsthand. Many volunteers have reduced their hours and are seeking part-time jobs or paid volunteer work -- often to help family impacted by the recession.

Hope House is a social service agency of Catholic Charities in the Paterson, N.J., diocese. Founded in 1971, it offers assistance to those with addiction, mental health issues and seniors in need of services.

Some 700 seniors use Hope House?s services each year. The Chore Service program brings help to the home in the form of cleaning, laundry and shopping assistance. Chore Services help prevent premature institutionalization, Silbernagel said, and are available for low-income seniors as well as younger, disabled adults. Chore workers often bring two bags of groceries from diocesan food pantries to the homes of needy seniors.

Operation Fix-It sends qualified persons to make minor home repairs for seniors and the disabled in Morris County and to assess their home safety and health needs.

A third service is Hope Connection helping elderly parents stay in touch with loved ones when they cannot be with them and when the parents need monitoring for a chronic condition or after surgery.

In Newton, N.J., Linda Ward directs an adult daycare center for seniors. She noted that some of these seniors? family members had lost jobs and can no longer afford to transport their elderly family members to the center, where they can participate in a number of social activities daily.

While the county supplies transportation to and from the center, a free will offering is advised. If someone uses the van five days a week, it is suggested they donate $40. ?If we want to keep our seniors healthy and active, they need transportation,? Ward said, especially in Sussex County, which is isolated and lacks a good bus system.

The center?s van and driver are also available to assist the disabled and elderly with their shopping and medical appointments. A recent $2,000 grant from the Knights of Columbus has meant the van service can continue for

the near future.

Patricia Lefevere is a longtime contributor to NCR.

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