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Orange County Voices

COMMENTARY ON THE ELDERLY

For Many, 'Golden Years' Prove a Time of Need, Uncertainty



Policy-makers must plan for meeting needs of the county's seniors, whose ranks will swell with the aging of baby boomers.

By JENNIFER OPENSHAW

the first wave of the baby boom generation which, although still 12 years away from its golden years, will undoubtedly bring a new record population of seniors to Orange County.

The expected growth of this aged population raises a number of immediate questions for policy-makers and public officials about how best to care for our elderly. How will seniors with little if any savings support themselves? Where will they be able to live affordably on fixed incomes? And how can they maintain dignity, meaning and independence during these years? These are questions that are easy to ignore. But if public officials and private citizens alike are going to prepare for their own sunny retirement future, they are questions that must be addressed today.

Here are some ways we can help today's older population and, in the process, help prepare for our own golden years:

Protect Social Security: In the wake of the Washington debate over the balanced budget amendment, Social Security has become a political hot button. Of course, reducing the deficit should remain a top priority. But let us not forget why we enacted Social Security to begin with—to prevent seniors from becoming destitute and helpless. More than 12% of the nationwide population 65 and older live below the poverty line, including about 10,000 at or below that level in Orange County, and chances are this number will rise unless we do something about it now. Let's make sure there is a safety net for



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seniors, even if it requires a restructured Social Security system.

Employ seniors as volunteers or workers: By offering seniors the opportunity to work or volunteer their time in hospitals, nonprofit organizations or private businesses, we can provide them with meaningful roles that will help organizations reduce costs and increase productivity. The Service Corps of Retired Executives is a prime example of a successful volunteer program that uses

the talents of retired business people to assist younger entrepreneurs.

Increase affordable housing: We talk about seniors living on fixed incomes, but we should consider what that really means. For example, seniors on tight budgets may only be able to afford to rent a room instead of an apartment or house. To provide these affordable living opportunities for seniors, public officials should change zoning laws for single-family homes and encourage community living

and development of single-room-occupancies by rehabilitating rundown hotels and other unused buildings. Those who currently have a room or know of one available could help by informing a roommate-matching program or senior center in their community.

Replicate successful programs: Alternative Living for the Aging (A.L.A.), a Los Angeles-based nonprofit organization that has become a model for programs around the world, offers innovative housing alternatives for seniors on fixed incomes. By tapping a network of volunteers and leveraging resources, A.L.A. and its minimal staff are able to help thousands of low-income seniors. Its affordable cooperative living apartments provide seniors a unique environment that gives them independence, companionship, safety and an alternative to institutions or the streets. The roommate matching service plays the dual role of finding seniors affordable rental units while helping to relieve the city of its rental housing crisis. Programs like this that succeed even amid shrinking government support should be encouraged.

If public and private leaders are to prepare for the coming tidal wave of baby boom seniors in Orange County, they will have to consider creative solutions and new ways of thinking, managing and leveraging resources.

But there's no time to waste. Today's baby boomers are tomorrow's senior citizens.

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Orange County may look as if it's wealthy, talk as if it's wealthy and, at times, act as if it's wealthy. But take a closer look under the wrapping and you'll find a community replete with average people just trying to get by.

Among them are Orange County's senior citizens striving to live out their "golden years" in a climate of high costs, reduced services and great uncertainty about the future—particularly in the wake of the recent bankruptcy.

What is most alarming is the number of senior citizens in Orange County struggling to get by on very low incomes. A staggering 63% of Orange County households headed by an individual 65 or older survive on annual incomes of less than \$35,000, according to figures from the 1990 Census. That means seniors here are just making ends meet with little, if anything, left over to enjoy retirement. And, not surprisingly, much of this burden falls on women, who not only live longer than men but also much more often end up living alone.

As for the future, the numbers are only likely to worsen. Estimates are that the county already has nearly 358,000 residents 60 or older—a 16.8% increase since 1990. Adding pressure to these figures is