How the 2018 Midterm Elections Will Affect Aging Policy

The results of the 2018 midterm elections will have significant implications on the nation’s public policy agenda—including issues affecting older adults—over the next two years.

Changes in the House

Democrats could pick up as many as 40 new seats, establishing an anticipated 234-201 margin, taking control in the House. That means, House Democrats can lose only 16 votes within their party to pass legislation. So, the 20-25 conservative Democrats, also known as “Blue Dogs,” who could represent swing votes, will likely have increased influence in the House.

It is not certain whether current Democratic Leader Nancy Pelosi (D-CA) will be able to secure the votes needed to be the next House Speaker. Several candidates who won office, as well as several current Democratic members, have said they will not support her. The Democratic Caucus election is Nov. 28, with a full floor vote Jan. 3, 2019. No one has formally announced an opposition candidacy, so conventional wisdom is that Pelosi will become the next Speaker, and some are speculating that an agreement will be reached for her to serve no more than two years.

Other new leaders in the House will include chairs of important committees that address senior issues.
House Ways and Means Committee: Richard Neal (D-MA) will chair this committee that has jurisdiction over Medicare, Social Security, and tax issues. The chair of the Health Subcommittee will be either Lloyd Doggett (D-TX) or Mike Thompson (D-CA).

House Energy and Commerce Committee: Frank Pallone (D-NJ) will chair this committee that has jurisdiction over Medicare and Medicaid issues. The Health Subcommittee chair will be Anna Eshoo (D-CA).

Appropriations Committee: The new chair will be Nita Lowey (D-NY), and the chair of the Labor, Health and Human Services, and Education Subcommittee will be Rosa DeLauro (D-CT).

Education and Labor Committee: Bobby Scott (D-VA) will be the new chair of this committee, which will oversee the reauthorization of the Older Americans Act (OAA) in 2019.

Changes in the Senate

In the Senate, Republicans gained two seats for a margin of 53-47. Mitch McConnell (R-KY) will continue to be the Senate Majority Leader, with Chuck Schumer (D-NY) continues as Minority Leader. Moderate Republicans such as Susan Collins (R-ME), Lisa Murkowski (R-AK), and Mitt Romney (R-UT) are expected to be key swing votes.

One important leadership change is that Chuck Grassley (R-IA) will take over as chair of the Senate Finance Committee which has jurisdiction over Medicare, Medicaid, Social Security, and tax issues, replacing retiring Orrin Hatch (R-UT). The Finance Committee.

The Policy Agenda

With the Democrats in control of the House, fears about key programs being cut are eased. If Republicans had retained control of the House, Senate, and White House, many expected they would continue to try to repeal the Affordable Care Act (ACA) and significantly cut and cap Medicaid, which helps about 7 million low-income seniors. There were also fears that Republicans would attempt major cuts to Medicare, QAA and other discretionary appropriations, and potentially Social Security to help pay for the $1.5 trillion increase in the deficit due to last year’s tax cuts.

House leaders, instead, are expected to focus on several other key health care issues, including reducing prescription drug costs, Medicare for All proposals, and stabilizing the ACA. Other priorities will likely include climate change, immigration, gun safety, voting rights, and infrastructure, as well as several investigations of the White House.

Some of these bolder House issues have little or no chance of passing the Republican Senate and being signed into law by the president. However, some compromises can be made to gain bipartisan support and move through to final passage. NCOA Priorities

NCOA is focused on advocating for several issues of concern to older adults:

- **Program funding:** A two-year deal reached earlier this year raised budget caps and maintained approximate parity between defense and non-defense discretionary spending. A new deal will have to be negotiated next year, and if no agreement is reached, sequestration will return for FY20 and FY21. If that happens, non-defense discretionary programs (which includes the OAA) will be cut by approximately $55 billion in FY20 alone.

- **Social and Behavioral Determinants of Health (SBDOH):** NCOA is seeking to improve access to SBDOH, including increasing funding for evidence-based programs under the Prevention and Public Health Fund and improving access to Medicaid Home and Community-Based Services (HCBS). We are working to extend the Money Follows the Person (MFP) program and spousal impoverishment protections, and to craft legislation to strengthen and continue the ACA Balancing Incentives Payment (BIP) program. We are hopeful that MFP will be extended for at least one year during the “lame duck” session this December.

- **Health care extenders:** Several important programs are due to expire Oct. 1, so some action on Medicare and Medicaid is expected next fall. NCOA is particularly concerned that authority for low-income Medicare outreach and enrollment efforts is among those that need to be extended. NCOA will be working to make the funding permanent.

- **Older Americans Act:** The OAA is due to be reauthorized in 2019. NCOA will seek to strengthen the OAA, both through increased appropriations and reauthorization.

- **House Select Committee on Aging:** NCOA is leading the effort to reestablish this committee that was disbanded 25 years ago and the Leadership Council of Aging Organizations (LCAO) coalition supports this action. While the House committee would not have specific authority over legislation, it could increase understanding and raise the visibility of the challenges and opportunities presented by our aging nation and promote well-informed improvements and solutions.

**Contributing Author:** Howard Bedlin, Vice President of Public Policy and Advocacy at the National Council on Aging.
Living on Social Security

Five recipients share how they survive and thrive on benefits alone

Social Security was never designed to be the sole source of income for older Americans. But in an era of disappearing pensions, dwindling savings and longer life spans, it has become the primary, and at times the only, financial lifeline for some. How well can one live on Social Security? That depends on where you live, how you live and other factors. Here’s how some people do it.

“It Keeps Us Going”

DeWitt Head, 77, and his wife, Diane, 73, have spent most of their 54-year marriage milking cows together and raising prize-winning Holsteins, as well as five children. Dairy farming has been a good life, says DeWitt, a fifth-generation farmer. “It keeps the family close.” DeWitt and Diane still live near the 900 acres first purchased by DeWitt’s great-grandfather in 1904. The couple farmed that land for decades, but at age 60, when he was still milking a hundred cows three times a day, DeWitt developed heart disease. He had to sell his herd and some of his land and pass the operation to one of his sons. “I started taking Social Security at 62, because I was told I would die. But I proved them wrong,” says DeWitt.

The Heads receive a combined Social Security payment of around $1,000 a month. “We’re farmers. We never made a lot of money.” But the income “keeps us going,” DeWitt says. “Most of my friends get more, but they waited longer.” After his heart trouble and his quasi retirement from dairy farming, DeWitt worked at a golf course and drove a school bus. But at 72, he was persuaded by Diane to retire. “She said it’s time to slow down.” DeWitt says he’s thankful for Social Security and hopes the safety net is there for the next generation. “The politicians shouldn’t touch it.”

“I’m at Peace”

Mae Gillespie has a good head for numbers. In her youth, she earned a college degree in business and went on to bookkeeping and other financial jobs. All that experience has helped the 84-year-old live comfortably on the $1,101 she receives monthly from Social Security. “I’ve never had any problem, but I do know how to work a budget,” says Gillespie, who lives in a one-bedroom apartment in a quiet, tree-shaded federally subsidized complex for residents 62 and older. Gillespie contracted multiple sclerosis at age 22, but she never let it keep her from working, she says. She moved to Roanoke more than 15 years ago to be close to her daughter and son-in-law. She spends about $220 a month on groceries and manages to tithe to her church after paying for rent, utilities, telephone, supplemental health insurance and a medical alert device.

Her daughter is a big help, she says. They get together every Saturday for coffee and to run errands. She considers herself to be in good health and believes that helps her live within her means. “I don’t take medicines,” she says. The local Office on Aging provides rides to the few medical appointments that she must make. Gillespie says she leads a full life, participating in a weekly Bible study, a tai chi class and other programs at her apartment complex. She likes to sit near a small fish pond and read. “I’m very much at peace,” she says.

“I’m So Darned Spoiled”
When he is not tinkering with one of his vintage motorcycles, Mark Stevens can be found chipping golf balls or, maybe, sitting in a beach chair with a fishing rod nearby. He retired early, but his monthly check enables Stevens and his wife to live a comfortable, if not extravagant, lifestyle in Florida. “It is summertime all the time,” says Stevens, 65. “I am so darned spoiled.” Proudly frugal, he retired in 2015 from a small manufacturing plant in Erie, Pa., and relocated from the snowbelt to sunny Ormond Beach, Fla. His wife, Laurie, 45, joined him and began working at an assisted living facility. The couple paid $134,000 in cash to buy a 1,000-square-foot home about 600 yards from the ocean.

“Without Social Security, you cannot sniff retirement,” says Stevens. Because he retired at 62, his Social Security check is less than had he waited, but the $1,400 monthly payment enables the couple to pay the bills and enjoy leisurely pursuits. Stevens jokes that his “personal 401(k)” is four collectible motorcycles worth about $60,000. Of course, unexpected expenses crop up. A hurricane damaged the roof in 2016. “The amount of work around the house is exponential compared to up north,” Stevens says. “Other than that, living down here is like living on a giant cruise ship.”

Ken Adams, 78, was head coach for the 1988 U.S. Olympic boxing team and a former amateur fighter. He’s trained multiple world champions. His wife, Claudia, 71, met him in Germany when he was in the U.S. military. He retired as an Army staff sergeant after 30 years. The two of them each indulge a passion: “She likes to go to the casino — I go to the boxing gym. I train fighters five days a week. I love the sport.”

Both collect Social Security, including his larger check of $1,800. Adams also receives a monthly stipend from the military. The couple has a $1,300 monthly mortgage. He pays $450 a month for a 2017 Lincoln MKZ; her Honda is almost paid off. Car insurance costs a combined $180 per month. They donate to St. Jude Children’s Research Hospital and other charities.

Health expenses are covered by his military medical benefits and Medicare. Each contends with health issues. Adams, who served 18 months in Vietnam, suffers from aftereffects from Agent Orange and has battled bladder cancer. His wife has had surgery for cancer and heart ailments. But they focus on the positive. “She’s doing well. My health is really good, too,” he says. “Our Social Security check allows us to live very comfortably. It is a valuable monthly asset.”

Cenorina Olivares, 83, has been a caregiver her whole life. Now Social Security is helping take care of her. Since arriving in Texas from Mexico in 1968, Olivares worked full-time as a nanny for three families — only one of which paid in to Social Security for her. The $800 a month she draws from the program constitutes most of her income. Social Security is “indispensable,” says Olivares, who never married or had children. She became a U.S. citizen in the 1980s and began taking Social Security at age 65. But she worked as a nanny until age 80.

She now lives with the daughter of the first family she worked for. The caregiving “has come full circle.” Olivares was always careful with money and years ago purchased a Houston condo, which she rents out. But between property taxes and condo fees, she just breaks even. She lives in the family’s guest cottage and helps where she can. She counts on Social Security to pay for groceries, transportation and medications. “I get happy when I read ‘deposit from the Social Security Administration’ on the monthly bank statement,” she says.

When asked how she manages on $800 a month, she says, “I don’t complain. A lot of people don’t have enough to make ends meet.” But she does worry about rising drug costs and the future of Social Security. “We must protest and speak up to protect Social Security,” she says. “Democrats and Republicans should both fight for us.”
The home where Nancy Stokes, 76, has lived for more than a half-century is filled with memories — photos of her wedding day, her four daughters, eight grandchildren and one great-granddaughter.

Social Security has helped the genial redhead stay in her suburban Pittsburgh house despite her share of challenges. Three decades ago her husband Frank died of throat cancer. To support herself, she started a home daycare for kids in her neighborhood. But she was forced into retirement seven years ago after being diagnosed with Parkinson’s Disease.

Social Security is her only source of income — a $1500 monthly spousal benefit. “Without Social Security, I would have had to sell the house.” She’s frugal with groceries, utilities and even the occasional lunch at a restaurant with friends. “It’s kind of tight. I barely make it. You just hope something doesn’t break down,” she says.

Stokes took a reverse mortgage on her three-bedroom home to pay off accumulated property taxes owed to Baldwin Borough. The arrangement has caused her to lose equity in her house. “It was a mistake,” she says. Though she loves the neighborhood, her Parkinson’s disease has made it hard to keep up with the house. She plans to move into an apartment eventually and has put herself on the lists for low-income senior housing, but she was told there could be a three-year wait.

For now, Stokes continues to be as independent as possible, thanks to the support of her family and friends — and the safety net of Social Security.

For more information, visit https://www.aarp.org/retirement/social-security/info-2018/12-fact-about-ss.html

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What the Midterm Elections Mean for Age Discrimination

A new Congress could determine which protections older workers have as they seek to find or keep jobs

For more than five decades, the Age Discrimination in Employment Act (ADEA) has helped older adults fight workplace bias. But court rulings over the past decade have weakened some of the ADEA’s protections, just as the number of older workers is hitting historic peaks. Adults 55 and older will make up 25 percent of the U.S. workforce within six years, says the U.S. Bureau of Labor Statistics, compared with just 11.9 percent of workers in 1990.

New Rulings, New Issues

Despite their growing numbers, older workers continue to face age discrimination at stubbornly persistent rates. A recent AARP survey found that 61 percent of workers over 45 said they have seen or experienced age discrimination in the workplace, nearly identical to the level reported in a 2013 AARP survey. The number of age discrimination complaints filed with the U.S. Equal Employment Opportunity Commission (EEOC) similarly has largely stayed level: 18,376 complaints were filed in FY 2017.

In a major 2009 decision, the Supreme Court ruled that workers filing age discrimination complaints must prove that age was the primary factor that affected the employer’s decision, not just one of several elements. The law previously had been applied like other civil rights laws: Age bias could be claimed if it was any part of the employer’s decision.
The new standard is difficult to meet, especially when some older job seekers may not know what they are missing out on. A practice known as “microtargeting” lets employers decide which people get to see their online help-wanted ads. If you don’t match the characteristics the company is looking for — you live too far away or aren’t in their preferred age range, for example — you’ll never even see that job posting. A group of older workers is suing T-Mobile, Amazon and several other companies for using Facebook to recruit job applicants in this manner.

Another ADEA weakness, AARP legal experts say, is the way it limits cash payouts. Unlike most other antidiscrimination laws, the ADEA essentially only allows people to win lost compensation, not punitive damages. Because victims are less likely to be eligible for large awards if their case succeeds, lawyers can be reluctant to take them on.

Changes to the ADEA would require action from Congress. There’s evidence that voters want legislators to step up to that task. An AARP survey of older voters showed that more than 9 out of 10 agreed that “Older Americans should be protected from age discrimination just like they are protected from discrimination because of race, sex, national origin and religion.” Check to see if your candidates for Congress back that idea. Then cast your vote accordingly.

4 Questions for Candidates: Age Discrimination

1. Is age discrimination as bad as other types of bias? Do candidates agree it should be taken as seriously as other forms of prejudice?

2. How would you improve protections for job seekers? Most companies start their hiring process online, where it’s easy to filter out older applicants.

3. Should victims be able to sue for more damages? Right now, the ADEA allows court victors to get only lost compensation, not punitive damages.

4. How would you improve job quality overall? Trends such as shrinking benefits and increased outsourcing hit older workers hard.

Contributing Author: Kenneth Terrell, AARP Bulletin, October 2018.

3 Must Follow Rules When Job Hunting After 50

According to Andy Landis, Contributing Author to “Next Avenue” — public media’s first and only national journalism service for America’s booming older population, job hunting can be discouraging, especially when you’re over 50.

There’s competition with a large pool of highly qualified younger candidates, gaps in desired skill sets, and even our own personal insecurities about aging.

Here are 3 tips that will help arm you with the confidence and tools you need for a successful job search:

1. Assert Yourself!

Scenario: You have a great work history and have stayed current with your computer skills. You’re reliable and have great work habits. When your employer closed its doors, you were out of work through no fault of your own. You’re well qualified for the jobs you pursue but get few interviews. When you interview, nothing happens. You wonder if you should revise your resume, so you appear younger. You’ve even considered coloring your hair and buying a “younger” outfit. You walk into interviews, and you think the recruiter can see right through you and see nothing but an older guy.

If this sounds familiar, you’re not alone. Ageism is ingrained in our society, so job seekers over age 50 run into this all the time. Your age is something you can’t change, but the secret is not wanting to.

There is immense value in the wisdom, institutional knowledge, and the experience you’ve been accumulating in the workforce. If you want to convince a recruiter of your economic and social value, you must be comfortable with who you are. When you’re confident with your experience and age, interviewers will react to your confidence. Remember, age is just a number!

Assert yourself, your capabilities, your knowledge, and your value. Some employers will get it, and some won’t.
2. Effectively prepare for the job search battle

**Scenario:** You’ve been out of the workforce for some time, and you’ve had periods of unemployment while attending to family obligations. When you were working, you had numerous jobs. You’re ready to get a job, but you’re not certain of the kind of work you want or how to present your work experience in a resume. This is another scenario that’s not unusual. The key to success is to tackle each part of the job search process with a plan, including:

a. **Work objective.** Start by making a list of your strongest capabilities and talents. What do you do well and enjoy most? Identify what you can do for an employer, not what you’ve done in the past. From this list of capabilities, identify several specific jobs you would be qualified for and are likely to be available in your community. Use your imagination and think about what jobs could appeal to you in hospitals, schools, retailers, nonprofits, caregiving, and office administration, to name a few.

b. **Your resume.** Know what a good resume looks like. Start with a specific statement of what job you would like. Follow this with a listing of your strengths and talents. If you have gaps in your work history, put a brief paragraph at the end of the resume explaining the time spent with personal obligations.

c. **Identify employers.** Prepare a list of 15-20 employers and each day, contact two or three. Visit their facilities and try to meet someone who’s involved with hiring. Stay focused on these employers until the list is exhausted, and then make a new list.

**Be Persistent**

**Scenario:** You’ve had several interviews, and one job is very appealing. But you haven’t heard back from anyone since your interview two weeks ago. You don’t want to be a pest, but it’s horrible not getting any feedback (good or bad).

It used to be that companies responded to every candidate who applied for a job, but today it’s up to you to keep in contact. Don’t hound employers but standing out for being a bit too persistent can often give you an advantage. You can’t wait two weeks to follow up, so have a plan for how you’ll follow up after every interview. Never leave an interview without the name, title, address, email, and phone number of the individual who’s directing the job search. Try to get a sense of the hiring timeline and when you can expect a follow-up conversation.

When you send your thank you note or email, mention that you will be in touch on a regular basis. Send a follow-up email one week after your interview that emphasizes your interest in the position and clearly states, “This is the job I want.” If you get no response within two days, phone the employer every few days until you get an answer.

Create a reason to communicate! Send additional information or samples of your work. Job seekers are seldom hired for patience and humility. Be totally professional but go after that job until you get it or until the employer tells you to stop contacting them. Armed with these tips, you can overcome some of your job hunt challenges. Just remember to prepare a solid resume and list of viable employers and always be assertive and persistent.

### 15 Transferable Skills for a Life & Career with Meaning

Lisa Sharkey, Contributing Author to “Next Avenue” — public media’s first and only national journalism service for America’s booming older population, decided to switch careers from TV news to book publishing a decade ago and thought it would be helpful to note 15 skills that helped make her transition successful.

Lisa believes this advice can be applicable for many, if not all industries:

1. **Having a Sense of Humor**

   In the newsroom, when reporters were all scrambling to get the story while we were live on the air, we would often tell each other: “It’s not brain surgery.” No. It’s. Not. Keep that in mind and try to look on the brighter side.

   **Make sure you are kind, caring and helpful to everyone, including the woman who empties your garbage pail each night.**
2. Being Scrappy
I formed the pep squad in 6th grade when I did not make the cheerleading squad. That’s a good example of this. I wound up with pom poms and a leadership role in the bleachers. Never. Give. Up. Find a way to get it done. Go in the side entrance. Take a break and start again fresh until you succeed.

2. Being Persistent
My nickname working on Tim Tebow’s first book was “Mrs. Persistence.” The publication stopped and started more times than Tim’s NFL career, but the book ultimately came out and sold more than 1 million copies. Do not throw in the towel if your gut says there is more you can do.

3. Managing Up
Bosses are people, too, with real feelings and hearts made of things other than stone. Try to get in there and connect with yours. The last thing most bosses want is for you to scared of them. Make yourself known for the right reasons.

4. Managing Others
Make sure you are kind, caring and helpful to everyone, including the woman who empties your garbage pail each night. Know your bus driver, the waitress at your diner and the security guard at your office. You are no better than them.

6. Managing Across
Some of the best friends you will ever have are the people with whom you share office space. You spend more time with your team at work than with your family. Make it work. Get to know them. Look into their eyes when you talk to them and not into your phone. Work on getting over work-sibling rivalry.

7. Thinking Critically
You cannot just wing things. You need to turn your focus to the task ahead and give it some thought. Bring in other perspectives. Take notes. Identify the problem and create a solution. Do not get lost in your thoughts; turn them into action, accept the feedback you get and act on it.

8. Writing Concisely
If you can write, you can make things happen. Write every day. Write emails to others but send them to yourself first. Edit your writing. Edit it again. Take the time to masterfully whittle your thoughts into the briefest possible argument or ideas. Sell your ideas through words. This skill will serve you for the rest of your life at work and home.

9. Writing Without Typos
Just this week, I received a pitch letter filled with typos and bad grammar. Don’t let it happen. You will wind up in the trash file. Clean copy matters more than you know. Have a friend proofread what you write. Check it three times.

10. Maintaining Alien Status
Do not identify with your captors. Do not be afraid to be the lone voice in the room. Think of the wildest ideas you can, and you can always scale back. Do not let the eye-rolling of others stop you in your tracks.

11. Working through the Fear
Remember: fear is what holds us back from grabbing those dreams right off of the shelf. Yes, many of us suffer from fear of failure, or even fear of success. You do not have time to let fear rule you if you really want to accomplish great things. So, smile and bear it.

12. Harnessing Your Intuition
You must be open to the ideas that simply come out of nowhere. That’s why it is so important to keep an open mind and an open heart and to let the universe guide you. I know it sounds so “New Age,” but it is true. We all have gut feelings and they need more TLC.

13. Behaving Like a Journalist
Journalists do not wait for stories to land on their desks, or at least the good ones don’t. Chase the story or the idea. Get to know the people you find fascinating in or out of the office. Reach out to them. Invite them for coffee, or a long walk or a phone call that lasts more than a few minutes. Do more than text and email.

14. Plugging into the Zeitgeist
In many industries, if you are not following trending stories every day — whether they are on websites, blogs, Twitter, Facebook or your favorite newspaper and magazine sites — then clearly you are in the wrong business. Make being plugged into what you do each day your business.

15. Practicing Compassion
This is the No. 1 most important skill. Read all about it and practice it — not only on others, but also on yourself. We are human; we need to keep that in mind. Caring for yourself and your co-workers in a meaningful way means more than you can measure in an annual report.
The National Council on Aging’s (NCOA) recently updated website, BenefitsCheckUp.org, is the go-to resource available to easily see if an older adult qualifies for more than 2,500 of these federal, state, and private programs.

BenefitsCheckUp®, the nation’s oldest and most successful public online benefits screening tool, has helped more than 5.5 million people find more than $18 billion in benefits. The website has a new modern design that facilitates a simple process for consumers to learn about programs available to them, easily find out if they qualify, and quickly get connected with the application process.

"Many older adults tell us they need just a little extra money added to their budget, so they don’t have to worry about paying for their basic needs. But they also tell us they aren’t sure where to turn for information," said Leslie Fried, Senior Director of the NCOA Center for Benefits Access. BenefitsCheckUp is the solution.

Older adults are tech savvy, and they’re comfortable using websites to find answers for themselves," said Marlene Schneider, Vice President of NCOA Decision Support Services. The updated BenefitsCheckUp.org makes benefits programs and resources easy to understand and access.

There is something for everyone at “BenefitsCheckup”

Seniors, their caregivers, and their loved ones can use the FREE, confidential screening tool to see if they’re eligible for help and get all the information they need to apply.

The most accessed programs on BenefitsCheckUp help seniors pay for medications, health care, housing, utilities, and nutrition. However, the resource library on the website now makes it even easier to search programs by state and get information on other programs, such as:

- Tax relief to help pay property taxes and/or prevent foreclosure
- Employment and volunteer programs
- Income assistance to help meet basic needs
- Veterans programs such as housing assistance and educational grants

Your doctor may want you to start checking your blood glucose at home. If this is the case, you will need to get a small machine called a blood glucose meter. Meters are available in drug stores. Ask your doctor or diabetes educator to help you select a meter that works best for you and is covered by your insurance.

How does a meter work?

Meters work by testing a small drop of your blood for glucose. Most people prick their fingertip to get the blood drop, but you can ask your diabetes educator or doctor about other methods.

Why is it Important?

Before you had diabetes, no matter what you ate or how active you were, your blood glucose automatically stayed within a normal range. With diabetes, this is no longer true. Checking your blood glucose is one way you can know how food, activity and medicine affect your blood glucose. It can help you make sure your blood glucose isn’t going too high or too low.

Write the date, time and blood glucose number in a logbook so you can share it with your diabetes care team. Together with the team, you can use your logbook to make decisions about food, physical activity and medicine. Talk with your doctor or your diabetes care team about how often and when you should check your blood glucose. Before a meal or two hours after a meal are common times to check blood glucose. Also talk with your doctor about what your target numbers should be.
Medicines

Your doctor may prescribe medicine to help get and keep your blood glucose in your target range. There are different types of diabetes medicines that work in different ways to lower blood glucose. Your doctor may prescribe more than one to help you get to your target range. Some people with type 2 diabetes take both pills and insulin or insulin by itself.

If you are starting new medicines, ask your doctor, pharmacist or diabetes educator the following questions:

- How many pills do I take?
- How often should I take them, and when?
- Should I take my medicine on an empty stomach or with food? What if I forget to take my medicine and remember later? What side effects could I have?
- What should I do if I have side effects?
- Will my diabetes medicine cause a problem with any of my other medicines?

If you think you are having side effects from your medicine, or have questions, call your doctor or pharmacist. Don’t stop taking it unless the doctor tells you to. Remember, your medicine will work best if you also make healthy changes to how you eat and if you are active.

How Do You Feel?

Different people have different feelings about getting type 2 diabetes. Some of the usual reactions are:

- A sense of loss
- Fear
- Stress
- Anger
- Shock
- Guilt
- Disbelief and not wanting to think about it

The thing to remember is that these feelings are completely normal. Finding out that you have diabetes is a big deal. And even if you’re doing great with it now, there may be moments where you feel bad about what has happened to you.

It’s a great idea to talk to family, friends, or your doctor about how you’re feeling. Sometimes just putting your thoughts into words makes dealing with them easier. Other people may be able to help you see the positive side of things or figure out ways to reduce the stress.

TIP: Ask your diabetes care team to help you if your feelings are overwhelming you or affecting the way you take of yourself. Your health care provider can suggest ways to help you cope with difficult feelings.

Getting Support

Your family and friends can be a great source of support because they care about you. But they can’t help you with diabetes unless they understand it. You can help them by telling them what you need from them.

Try some of these ideas:

- Ask them to learn about how diabetes affects your body and emotions.
- Invite them to attend your appointments or diabetes classes. Include them in your new healthy lifestyle.
- Share this booklet with them.
- Ask for help when you need it.

You want the people around you to know how to help, but it’s also okay to tell them if you don’t want their help.

Get to Know

American Diabetes Association (ADA) – The ADA’s mission is to prevent and cure diabetes and to improve the lives of all people affected by diabetes.

In Your Community

Through programs like Living with Type 2 Diabetes, Live Empowered and Por tu Familia, the American Diabetes Association offers information, education and resources to people living with diabetes. Through events such as EXPO, Step Out: Walk to Stop Diabetes and Tour de Cure, they raise funds and awareness about diabetes. Find the American Diabetes Association (ADA) in your community at diabetes.org/community or call 1-888-DIABETES (342-2383).
Why Massage Therapy is Good for You

Massage has been used since ancient times to relieve pain and promote healing. There are many different types of massage but most offer similar benefits. Massage is not typically considered a replacement for other types of medical care but can be used along with other methods of treatment to provide the best possible outcomes for patients. Consult with a licensed massage therapist to discuss what type of massage might work best for you and how you might benefit from massage therapy.

A Natural Pain Reliever

Massage relieves pain for many people, including those with arthritis, fibromyalgia, lupus, back injuries, migraines, sports injuries and many other conditions. Massage relieves pain by reducing muscle tension and by triggering the release of endorphins, natural pain-relieving chemicals in the brain, according to the Florida State Massage Therapy Association.

Helps with Depression

According to the Florida State Massage Therapy Association, massage increases the level of serotonin in the brain, which helps prevent or lessen depression. That's the same thing many antidepressant medications, known as selective serotonin reuptake inhibitors, or SSRIs, do. In addition, many people find massage comforting and simply benefit from some human touch and a sense of connection with the massage therapist, which can also help with depression.

Reduces Stress Level

Massage reduces tension and induces relaxation, which relieves anxiety. The increase in serotonin helps reduce anxiety, as well. Massage also relieves some of the physical symptoms of anxiety, such as rapid heart rate.

Catch Some Better Zzzs

Massage helps many people relax, which can help with insomnia and improve the quality of sleep. Anxiety, pain and depression often interfere with a good night's sleep, and when massage helps relieve those conditions, it can also improve sleep.

Improves Immune System Functioning

According to MassageTherapy.com, a website operated by Associated Bodywork and Massage Professionals to educate the public about massage, massage improves immune system function by stimulating the lymphatic system. The lymphatic system helps rid the body of waste, debris, toxins and pathogens. Fluid circulates through the lymphatic system much like blood circulates through the cardiovascular system, but there is no pump such as the heart to help lymph fluid circulate. Massage helps lymph fluid circulate, though, as explained on the website of the National Integrated Health Associates.

Gets the Blood Flowing

According to the Florida State Massage Therapy Association, massage lowers high blood pressure and slows the heart rate. Of course, massage helps people relax and that also reduces blood pressure. Massage improves circulation, according to MassageTherapy.com, which improves blood flow to all the organs. Good circulation improves the condition of the skin, too, which is in fact that body’s largest organ. It may even reduce scar tissue or stretch marks.

Housing Options for Older Adults

America’s older population is amid unprecedented growth. As the baby boomer generation continues to experience...
increased longevity, the 50 and over population is projected to increase about 20 percent by 2030 or to about 132 million people. In just 15 years, one in five people will be at least age 65. Ensuring that this demographic continues to experience affordable and accessible housing that offers a sense of community as well as other services and supports that enables them to remain active and productive members of society has taken on a new urgency not only for individuals and their families, but also for the nation.

For some people, staying in their current homes works. For others, there may come a time when everyone agrees that a different housing option is needed. For those individuals living with chronic conditions and/or disabilities, the availability of housing with supports and services they need determines the quality and cost of long-term care—particularly the portion paid with public funds. Every day, seniors and their caregivers ask questions such as “What if mom or dad can’t go home?” or “What are my housing options?”

Thankfully, today society offers seniors a host of choices and options regarding alternative housing. Options include: Age-Restricted Communities; Active-Adult Communities; Senior Apartments; Cohousing; Home with Help (HWH); Assisted-Living Facilities (ALF); Continuing-Care Retirement Communities (CCRC); Board and Care Homes; and Skilled Nursing Facilities (SNF).

- **Age-Restricted Communities** also known as “active adult” or “[age] 55+” communities cater to older adults who have a common preference to live among their peers. Age-Restricted Communities usually offer a mix of this housing type—single-family homes, townhomes, or apartments that are often connected by sidewalks or paths. Age Restricted Communities tend to focus on an active lifestyle, and many communities have well-equipped clubhouses and other amenities, such as tennis courts, gardening, and other community-based activities.

- **Active-Adult Communities** tend to be more suitable for older adults who are healthy, independent, and interested in the social benefits of living among peers. It should be noted that many age-restricted communities don’t allow multigenerational living arrangements, including children and grandchildren.

- **Senior Apartments** are age-restricted apartments that are typically available to people age 55 and older. While senior apartments are luxury apartments with high price tags, a lot of senior apartments are priced at market rates or below. Some are even built specifically for low-income people. Because the units are constructed for older adults, they are often designed to be accessible and include transportation services.

- **Cohousing** designates “a type of ‘intentional neighborhood’ in which residents actively participate in the design and operation of the community.” Residents privately own their homes and do not pool their incomes, but there are common facilities for daily use. Decisions are made cooperatively, rather than by top-down hierarchy or majority-rules voting. Cohousing communities are vibrant places where there are many opportunities for multigenerational interactions and social connections. In elder or senior cohousing communities, the “intentional community” is only for older people. Homes and facilities are designed for aging in place, and residents often share the cost of health aides or an on-site health-care provider.

- **Home with Help** assistance is available to an individual when it has been deemed that it is unsafe for that person to live at home alone. HWH services are geared towards providing care in the home. This may include individuals continuing to live in their home environment with 24-hour care. It also may include in the form of family caregivers, private paid caregivers, transportation services, and meal options such as meals on wheels. Hiring private caregivers is an out of pocket expense; therefore, one must consider the financial aspect associated with in-home care.

- **Assisted-living Facilities** (ALFs) are housing communities for those individuals who may require minimal assistance with their activities of daily living such as bathing, dressing, eating, housekeeping, shopping, and medication management, but they want to live as independently as possible. Residents living in this facility keep the sense of “home”, by having their own apartment. Medicare does not cover the cost of assisted-living facilities, but in some states, Medicaid may assist with funding.

- **Continuing-Care Retirement Communities** are a combination of an assisted-living facility that relates to an independent living residence and a nursing. Residents in this setting can take advantage of a variety of services, including meals, transportation, housekeeping, laundry, health monitoring, and social activities. Another advantage about living in a CCRC is that residents will not have to relocate to a new community as their level of care may increase. Fees often increase as services increase. A CCRC offers many different contract options including, extensive, modified, and fee-for-service. The contracts differ in the amount according to the services offered. To determine which option is best for your loved ones, visit the Continuing Care Accreditation Commission.
• **Board and Care Homes** are also known as a residential care facility or group home for older adults. They are often very small and help with meals and basic Activities of Daily living (ADL's). A board and care home offers seniors a "home" atmosphere. Often board and care homes are in single-family homes. Government funding as well as SSI can sometimes cover the costs of such facilities.

• **Skilled Nursing Facilities** provide care to those who need 24-hour care after suffering from an illness, injury, or functional disability; some nursing homes offer specialty services geared towards specific medical conditions. Nursing homes provide many skilled services including occupational therapy, physical therapy, speech therapy, and respiratory therapy. Typically, individuals stay for a short period of time to receive services to increase independence to return home. Skilled nursing facilities are often covered by Medicare, Medicaid, and private insurance carriers.

Finding the appropriate senior housing can be a difficult and tedious process for everyone. Whenever possible, involving the whole family can help everyone maintain dignity and power of choice.

For additional information on senior housing, visit:

- The National Caucus and Center on Black Aging, Inc., Housing Management Corporation: [www.ncbahmc.com](http://www.ncbahmc.com)
- SeniorResource.com: [http://www.seniorresource.com/house.htm](http://www.seniorresource.com/house.htm)
- National Clearinghouse for Long-Term Care Information: [http://www.longtermcare.gov/LTC/main_Site/index.aspx](http://www.longtermcare.gov/LTC/main_Site/index.aspx)
- Housing and Urban Development: [http://www.hud.gov/groups/seniors.cfm](http://www.hud.gov/groups/seniors.cfm)
- AARP: [http://www.aarp.org/families/housing_choices](http://www.aarp.org/families/housing_choices)
- Continuing Care Accreditation Commission: [http://www.carf.org](http://www.carf.org)
- Medicare: [www.medicare.gov](http://www.medicare.gov)

**Supportive Housing for Veteran’s**

Through public housing authorities, HUD provides rental assistance through public housing authorities, HUD provides rental assistance vouchers for privately owned housing to Veterans who are eligible for VA health care services and are experiencing homelessness.

VA case managers may connect these Veterans with support services such as health care, mental health treatment and substance use counseling to help them in their recovery process and with their ability to maintain housing in the community. Among VA homeless continuum of care programs, HUD-VASH enrolls the largest number and largest percentage of Veterans who have experienced long-term or repeated homelessness.

As of Sept. 30, 2015, HUD had allocated more than 78,000 vouchers to help house Veterans across the country.

**Supportive Housing for Veteran’s**

The National Caucus & Center on Black Aging, Inc., (NCBA) one of our country’s oldest organizations dedicated to aging issues related to African American older adults. NCBA is also a leading authority when it comes to offering supportive services for older adults, including but not limited to safe and affordable housing; job training and employment opportunities; and health and wellness programming that promotes vitality at a mature age.

NCBA Supportive Services include:

**Employment Opportunities**

NCBA provides programs and services including employment training through its Senior Environmental Employment (SEE) Program and its Senior Community Service Employment Program (SCSEP).
To learn more about the Senior Community Service Employment Program (SCSEP), visit: https://www.ncba-aged.org/employment-program-resources.

To learn more about the Senior Employment Environment Program (SEE), visit: https://www.ncba-aged.org/environmental-employment-program-resources.

NCBA Health & Wellness Program

NCBA’s Health and Wellness Program advances the principles of health and wellness, vitality, and activity at a mature age.

The NCBA Health and Wellness Program promotes healthy living and disease prevention through nutrition, physical activity, early detection and screening with the intent of changing behaviors. The program addresses many health issues, including: cancer (breast, cervical and prostrate); cardiovascular disease; hypertension; HIV/AIDS; substance abuse; medication usage; Alzheimer’s Disease; nutrition; physical activity; access barriers (services and Care) and more.

To learn more about NCBA Health Program, visit: https://www.ncba-aged.org/health-and-wellness/

Housing

Established in 1977, the NCBA Housing Management Corporation (NCBA-HMC) is the organization’s largest program and service to seniors. NCBA-HMC provides senior housing for over 500 low-income seniors with operations in Washington, DC, Jackson, MS, Hernando, MS, Marks, MS, Mayersville, MS and Reidsville, NC.

To learn more about NCBA Housing Program, visit https://www.ncba-aged.org/affordable-housing/

10 Reasons to Read More Books in 2019

1. Develop Your Verbal Abilities - Although it doesn’t always make you a better communicator, those who read tend to have a more varied range of words to express how they feel and to get their point across.

2. Improve Your Focus and Concentration - Being fully engaged in a book involves closing off the outside world and immersing yourself into the text, which over time will strengthen your attention span.

3. Enjoy the Arts and Improve the World - Readers tend to be active participants in the world around them.

4. Improve your imagination - Reading a written description of an event or a place, your mind is responsible for creating that image in your head, instead of having the image placed in front of you when you watch television.

5. Reading Makes You Smarter - Books offer an outstanding wealth of learning and at a much cheaper price than taking a course. Reading gives you a chance to consume huge amount of research in a relatively short amount of time.

6. Reading Makes You Interesting and Attractive - You will be able to hold your own and add to the conversation instead of having to make your excuses and leave. You will be able to engage a wider variety of people in conversation and in turn improve your knowledge and conversation skills.


8. Improve Your Memory - Reading gives you a unique pause button for comprehension and insight. The benefits of this increased activity will keep your memory sharp and your learning capacity nimble.
9. **For Entertainment** - All the benefits of reading mentioned so far are a bonus result of the most important benefit of reading; its entertainment value. Books have many benefits including keeping us amused while developing our life skills.

10. **Discover and Create Yourself** - Books give us an opportunity to have experiences that we haven’t had the opportunity to, and still allow us to learn the life skills they entail. Books are a fast track to creating yourself.

11. **For Entertainment** - All the benefits of reading mentioned so far are a bonus result of the most important benefit of reading; its entertainment value. Books have many benefits including keeping us amused while developing our life skills.

### Senior Exercise and Fitness Tips

There are many reasons why we tend to slow down and become more sedentary with age. It may be due to health problems, weight or pain issues, or worries about falling. Or perhaps you think that exercising simply isn’t for you. But as you grow older, an active lifestyle becomes more important than ever to your health.

Getting moving can help boost your energy, maintain your independence, protect your heart, and manage symptoms of illness or pain as well as your weight. And regular exercise is also good for your mind, mood, and memory. No matter your age or your current physical condition, these tips can show you simple, enjoyable ways to become more active and improve your health and outlook.

### What are the Benefits of Exercise for Older Adults?

A recent Swedish study found that physical activity was the number one contributor to longevity, adding extra years to your life—even if you don’t start exercising until your senior years. But getting active is not just about adding years to your life; it’s about adding life to your years. You’ll not only look better when you exercise, you’ll feel sharper, more energetic, and experience a greater sense of well-being.

### Overcoming Obstacles to Getting Active as You Age

Starting or maintaining a regular exercise routine can be a challenge at any age—and it doesn’t get any easier as you get older. You may feel discouraged by health problems, aches and pains, or concerns about injuries or falls. If you’ve never exercised before, you may not know where to begin, or perhaps you think you’re too old or frail, can never live up to the standards you set when you were younger. Or maybe you just think that exercise is boring. While these may seem like good reasons to slow down and take it easy as you age, they’re even better reasons to get moving.

Becoming more active can energize your mood, relieve stress, help you manage symptoms of illness and pain, and improve your overall sense of well-being. And reaping the rewards of exercise doesn’t have to involve strenuous workouts or trips to the gym. It’s about adding more movement and activity to your life, even in small ways. No matter your age or physical condition, it’s never too late to get your body moving, boost your health and outlook, and improve how you age.

### What if You Hate to Exercise?

If you dread working out, you’re not alone. But you don’t have to exercise until you’re soaked in sweat or every muscle aches to make a big difference to your health. Think about activities that you enjoy and how you can incorporate them into an exercise routine:

- Listen to music or an audiobook while lifting weights.
- Window shopping while walking laps at the mall.
- Get competitive while playing tennis.
- Take photographs on a nature hike.
- Meet new people at a yoga class or fitness center.
- Watch a favorite movie or TV show while on the treadmill.
- Instead of chatting with a friend over coffee, chat while walking, stretching, or strength training.
- Walk the golf course instead of using a cart.
- Walk or play fetch with a dog. If you don't own a dog, offer to take a neighbor’s dog for a walk or volunteer at a pet shelter or rescue group.
- Go for a run, walk, or cycle when you're feeling stressed—see how much better you feel afterwards.
- Find an exercise buddy, someone whose company you really enjoy, and try activities you've never tried before—you may find something you love. At worst, you’ve spent time with a good friend.
In Memoriam

Reginald Waters, NCBA Board Member

Reginald Waters, co-founder of Advanced Engineering Design, a full-service engineering and information technology firm located in Prince George's County, MD and devoted NCBA board member passed away on October 22, 2018.

Deeply committed to giving back, “Reggie” as he was affectionately called by his family, friends, and colleagues was passionate about helping African American seniors live with dignity and respect. He was always eager and willing to use his professional expertise as a mechanical engineer to help NCBA ensure safe and affordable housing for seniors, and programs and services that reflect the needs of older adults who may be disadvantaged due to their race, ethnicity, or gender.

When Reggie wasn’t serving on NCBA’s board of directors, he supported and mentored students and many small minority-owned businesses. He also volunteered as a basketball, baseball, and soccer coach for his children’s teams. Karyne Jones, NCBA CEO/President said, “Reggie’s brilliance, passion, and energy were the source of countless innovations that enriched and improved the lives of many”.

The NCBA Board of Directors, staff, and senior community would like to express heartfelt sympathy to Reggie’s wife, children, family, and all who were touched by his extraordinary gifts. He will be sincerely missed by everyone.

Dear NCBA Family,

I hope this newsletter finds you in the “spirit of the holiday season”.

It’s hard to believe 2018 will soon end!

Before the year ends, I want to express my gratitude to you for being a part of the NCBA family. I know NCBA would not be where it is without each of you. Thank you. My door is always open to you!

I am extremely proud to report that our colleagues in the private and public business sectors continue to value our perspective on aging issues related African American older adults. When it comes to offering supportive services—including but not limited to safe and affordable housing; job training and employment opportunities; and health and wellness programming that promotes vitality at a mature age, NCBA remains a respected, leading authority.

As NCBA embarks upon its 50th birthday, I would be remiss if I did not recognize the millions of seniors around the country who live with daily challenges and an unsure future, yet continue to contribute their wisdom, knowledge, and experiences to their communities and to our nation.

In the coming year, the NCBA Board of Directors, program directors, and I hope to expand our proven programs and supportive services so that NCBA can offer more housing options, training and employment opportunities, and health and wellness programs that continue to make a difference in the lives of seniors, their caregivers, family, and friends.

Happy Holidays to you and your family.

– Karyne