

The Caucus Corner

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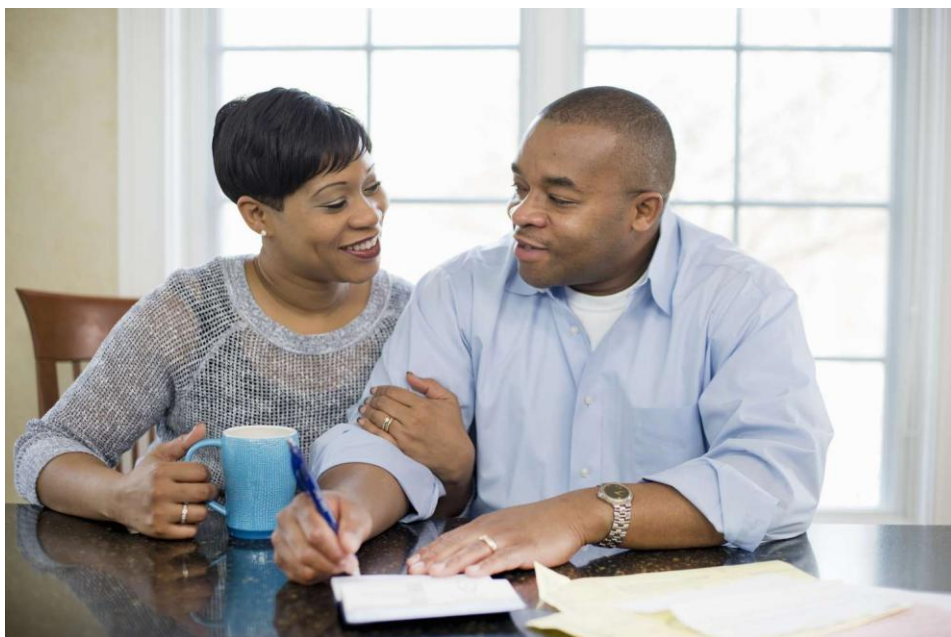
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Retirees Need Cash, Too



Saving should not stop when retirement begins, because life is still full of surprises

Saving and Investing

Safety accounts are essential cushions for retirees and non-retirees to fall back on when they encounter the unexpected events of life. Whether married, single or partnered, we all need a stash of cash to carry us through financial surprises — a car accident, medical emergency, home repair or condominium assessments — even if we have a steady retirement income.

Unexpected events can occur at any stage in life. Natural disasters have taught far too many people about the need for cash in the bank.

Retirement is not a time to coast on your finances, but to continue to execute a solid investment strategy. Part of that strategy is to have cash available — in a *local* bank, with easy access — to handle life's ups and downs.

Cash, whether you park it in a savings account, money market or certificate of deposit, is money you can count on because its value does not change. With FDIC insurance, you can put cash away and forget about it, confident that it will always be there. Since your safety account is an emergency cushion, you should keep it separate from saving for your next car, big trip or celebration.

What Is the Magic Number?

How much should you set aside? There is no amount that is right for everyone. Your target should be based on your spending history and responsibilities. A good place to start is three times your monthly living expenses. If you own a home with a mortgage, you may want a fund closer to six months' expenses.

Creating more debt, whether by running up credit cards, taking on a personal loan or tapping the equity in your home, should be the last resort for retirees because debt comes with costly interest payments.

Some people rely on home equity lines of credit (HELOCs) as a safety account, but they should be considered a backup at best because you must repay cash you withdraw from a HELOC, with interest. Any money you owe, even if it is secured by your home equity or other assets, is a debt. Paying back over time will cost you interest and saddle you with the emotional weight of debt.

For the same reasons, it's unwise to borrow against your investment portfolio. Locking yourself into more debt when you are not creating any income will be stressful, and repaying these loans when you are retired can be difficult, if not impossible. Also, if the value of your stocks, bonds or other assets decline, the brokerage could sell some of your assets — into a falling market — to cover the margin of risk agreed upon when the loan was made.

With cash holdings, predictability is the issue. Having an added cash reserve in retirement gives you flexibility. Sure, you can raise cash by selling other assets — say, your home, car or jewelry — but doing so takes time and may require you to sell at a steep discount. Plus, if you sell investment assets like stock and bonds, you could be subject to capital gain taxes.

A Cushion for Life's Hard Knocks

No matter when you need it, cash holds the same price and value; investments do not. That's what makes it ideal for a "safety account." Having a cash cushion to fall back on in a crisis can buy you time to think clearly about your finances and avoid reacting quickly and foolishly out of fear.

Withdrawing money from an investment account — whether it be a 403(b), 401(k) or IRA — can work, with a good plan. Without one, you risk financial havoc.

A retired woman, Marcia, was building her dream home and ran over budget. She withdrew \$10,000 from her traditional IRA to make the final payment to the contractor, which included the upgrade of the build-ins for the closet she wanted. However, though she was retired, she was only age 59 — just shy of the minimum age to withdraw money from an IRA without a penalty.

She had to pay a 10% penalty on the withdrawal as well as income tax.

Retirement lasts many years — decades, if you are lucky. Having a consistent cash fund can help you with bumps along the way.

Be Sure to Save for a Rainy Day

You have worked hard and saved conscientiously to have a solid retirement. Here are tips on how to continue your good financial behavior for the long haul:

- Calculate your basic monthly spending. Multiply by three. Or six.
- Find cash today to set aside at least three times your monthly spending.
- For good measure, plan to automatically deposit a small amount into the account each month. That way, if you need to use the cash cushion, there will be a process for replacing it already in place.
- Establish a separate local bank account to keep your liquid, FDIC insured cash easily accessible.

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I'm Ready to Save, Now What?" The Basics of Saving and Investing

It can seem intimidating to start investing, but once you have enough money to cover your living expenses and have accumulated some emergency savings, investing is an important next step. Whether you have \$25 or \$2,500 to save or invest, this guide offers options to help you get started.

General Tips:

- Include savings as a part of your budget. Even if you have to start small, it is better than not saving at all and it will add up over time.
- If you have access to a retirement plan through your employer, be sure to take advantage of that opportunity, in addition to these other options for saving and investing. Make sure you are contributing at least enough to get the full amount of any matching contributions that your company might offer.
- Diversify your investments (meaning invest in a few different places), so you don't risk losing a significant amount of your money if one investment doesn't perform well.

OPTION 1: Savings Bonds

Savings bonds are considered a safe and trustworthy investment because the U.S. government backs them. This is a great low-risk investment for those who have fewer funds to work with, and/or are getting closer to retirement age. There are different types of savings bonds; one of the most popular types is the I Bond. A key feature of the I Bond is that it is inflation-protected.

How do I Bonds Work?

I Bonds provide an interest that is tied to the inflation rate, so the rate changes every 6 months (on May 1st and November 1st). The rate has been as low as less than 1%, but it has also been as high as almost 10%. The historical average is about 3-4%.

I Bonds earn interest each month, and the interest is compounded every six months. You can earn interest on them for as long as 30 years and can cash them out after 5 years without losing interest. You lose only three months interest if you cash them out before you reach 5 years. This is an especially good option for anyone with limited savings who may worry about putting money into a long-term investment that they can't easily cash out if needed for an emergency.

How Do You Purchase I Bonds?

You purchase I Bonds at face value; for example, you pay \$50 for a \$50 bond. Earnings made on the interest are exempt from state and local income taxes. Federal income taxes can be deferred for up to thirty years, or until you cash them in, whichever comes first.

OPTION 2: CDs (Certificates of Deposit)

CD's, or certificates of deposit, are available at most banks, credit unions, and savings and loan associations. They are similar to I bonds in that they are intended to be kept until their maturity date, at which time you withdraw the money you originally invested along with accumulated interest. Although they can be less convenient than traditional savings accounts because you cannot simply withdraw money whenever you wish, they generally earn higher interest rates. Like traditional savings accounts, they are also insured. If you are nearing retirement age (for example, retiring in 1-3 years), CDs are a good investment choice as a short-term investment, especially because they are low risk.

CD Basics:

The terms of CDs run from three months to five or more years in length, and they usually have fixed interest rates. This means that the interest rate will remain constant throughout the entire term of the CD. The minimum amount required to purchase a CD can vary depending on the financial institution where you purchase it. If you wish to receive some money during the course of the CD's term, you can request to have the interest mailed to you intermittently, or have it moved to a checking or savings account. However, this reduces the amount of interest you earn on the CD, because you are preventing the interest from being compounded.

OPTION 3: Mutual Funds

Mutual funds can be a great investment choice for people of all ages. Although there are hundreds of different mutual funds, knowing a few general facts about them can help get you started.

What are Mutual Funds?

A mutual fund is a type of investment that pools together many people's money under the control of a fund manager (which can be a person or company that invests the money). Depending on the type of fund, the fund manager usually invests the money in a combination of "securities" (stocks, bonds, and money market accounts). You buy shares of the fund at a price called the "net asset value."

The key aspect of mutual funds is that your money is spread throughout several investments. This makes mutual funds more risky than bonds or CDs, but not as risky as investing in a single stock which is based on an individual companies' performance and is therefore subject to more volatility and risk. When you purchase a mutual fund, you purchase shares of several stocks, not just a single stock.

Things to Consider when Choosing Mutual Funds:

With hundreds of available mutual funds to choose from, it is important to know what you are looking for in order to make a wise investment choice. In choosing how much risk to take (which impacts your potential return), the main thing you should think about is how far away you are from retirement. If you are not planning to retire for another 20 years, your investment can contain riskier funds because if you lose money, you will likely have time to make it back. When you are nearing retirement age, you should move your funds into those with lower risk and return, to secure your investment.

Personal feelings should also be considered when investing. It is essential to consider your general financial situation in order to determine how much risk you can take with your money. If you are risk averse and do not think you will feel comfortable riding through the highs and lows of the market, it also may be better for you to simply accept lower return but with peace of mind.

How to Buy Mutual Funds:

If you are selecting mutual funds through your employer's 401(k) plan, you will be given a select menu of options from which to choose that should offer well-balanced choices. If you are buying them on your own, you have a few options:

- You can buy mutual funds directly from the fund companies, such as Vanguard or Fidelity [provided as examples, not as an endorsement]. Look for a large, "no-load" mutual fund company, which means that it will not charge commission for services.
- You can buy them from a "supermarket" which is basically one company offering investors' access to a broad range of mutual funds. You can set up a brokerage account from one of the fund companies that will enable you to buy funds from other providers. Be aware of fees, however, that might come along with the convenience of using a "supermarket."
- You can choose to go to a financial advisor or broker to purchase mutual funds. Because you have personal assistance, this option is often accompanied by sales charges, so be sure to ask about those possible fees upfront.

OPTION 4: Individual Retirement Accounts (IRAs)

If your employer does not offer a pension plan or 401(k)-type plan, it is especially important that you find other ways to save for retirement. One good option is to open an Individual Retirement Account (IRA). You can open an IRA even if you are also investing in your company's retirement plan.

There are two main types of IRA's: Traditional IRAs and Roth IRAs. Both provide avenues through which to save money for the long-term. You can open an IRA with many financial institutions, including banks, mutual fund companies and brokerage firms. You can ask for free information on IRA's from your financial institution of choice to help you choose which IRA is best for you.

Traditional vs. Roth IRA:

A key difference between Traditional and Roth IRAs is how they deal with taxes. The funds you contribute to a Traditional IRA are tax-deferred, so you pay nothing now but must pay taxes when you withdraw money at retirement. Conversely, you pay taxes on your Roth IRA contributions (using post-tax income), but that money can grow tax-free, and you pay no taxes when you withdraw funds. Roth IRA contributions are limited by income level; if your income is above those limits, you can only contribute to a Traditional IRA.

Check out WISER's Fact Sheets on Traditional and Roth IRAs for specific information about contribution and deduction income limits.

IRA Basics:

When you open a Traditional or Roth IRA, you choose the combination of investments you want to incorporate from a menu of stocks, mutual funds, CD's, money market investments etc. In 2025, you can contribute up to \$7,000 to your IRA; \$8,000 if you are 50 years or older. Keep in mind that you can contribute less than the maximum amount, too.

The contribution year for your IRA starts on January 2 and ends on April 15 of the following year. In general, you will be penalized if you withdraw from your IRA before you reach 59 ½ years of age.

A few exceptions to this rule include:

- withdrawals for college tuition,
- certain medical expenses. and
- first-time home purchases.

A potential perk of having a Roth IRA is that you are not forced to take minimum distributions from that account in retirement; you can leave it untouched if you prefer. This is important to note because your IRA tax benefits can continue even after you die for the person that inherits your IRA.

For more information, visit: <https://wiserwomen.org/fact-sheets/investment-basics-and-types/im-ready-to-save-now-what-the-basics-of-saving-and-investing/>

5 Money Mistakes Women Should Avoid

Here are some common mistakes that a lot of women make and that you can learn to avoid:

1. Debt

Learn to live below your means. If you don't have cash to back up your credit card spending, then do not charge it unless it is a real emergency. Avoid late fees that will lower your credit score. If you cannot make payments on time, call the company and explain why not. Sometimes they will be willing to waive the late fee and work out a payment schedule.

2. Spending money on the kids and grandkids and not saving

Put your savings first! Resist giving expensive gifts and large sums of money to your children, grandchildren or other family members at the expense of your own savings and retirement funds.

3. Not getting involved in managing the family's finances

Many women are involved in managing the family's day-to-day finances, like paying bills, but fewer women are involved in the bigger financial picture and often leave things like the retirement plans and long-term investments to their spouse or partner. Know where your family's money is, how it is being spent, where the information about all the retirement plans is located, what other assets there are, and what they are worth. Make sure you are making both the short and long-term financial decisions together. Women will likely outlive their husbands; be prepared and knowledgeable in the event you someday have to manage the finances on your own.

4. Spending your tax refund

Many people treat their tax refund like a windfall that they can use to splurge on things that they may not actually need. Instead, try thinking of your refund as an easy way to give your savings, emergency fund or retirement accounts a boost. You can even automatically purchase savings bonds with your tax refund when you file your taxes using Form 8888.

5. Not realizing that you may end up living on your own someday

Women live longer than men on average. It is a good idea to be prepared to manage your own finances, and plan accordingly for the additional years you may live after your spouse or partner dies.

Furthermore, half of all marriages end in divorce. One way to protect yourself is to make sure your name appears on all of your family accounts and investments, either solely or as a joint owner. This establishes your legal right to at least part of these assets if your partner becomes ill or incapacitated, or in the event of a divorce.

For more information, visit:

<https://wiserwomen.org/resources/saving-investing/5-money-mistakes-women-should-avoid/>

Create Your Personal My Social Security Account



If you created a Social Security username before September 18, 2021, you need to transition to a new Login.gov account or use an existing Login.gov or ID.me account to access our online services.

A free and secure my Social Security account provides personalized tools for everyone, whether you receive benefits or not. You can use your account to request a replacement Social Security card, check the status of an application, estimate future benefits, or manage the benefits you already receive.

Many of our notices are now available online. With your account, you can choose to get available notices online instead of by mail and can choose to receive email or text alerts when you have a notice available. Getting available notices online means not needing to wait for it to arrive in the mail or the notice getting lost or misplaced.

What can you do with my Social Security account?

- Request a replacement Social Security card
- Upload documents and submit online forms

If you are not receiving benefits:

- Get personalized retirement benefit estimates
- Get estimates for spouse's benefits
- Get proof that you do not receive benefits
- Check your application status
- Get your Social Security Statement

If you are receiving benefits:

- Set up or change direct deposit
- Get a Social Security 1099 (SSA-1099) form
- Print a benefit verification letter
- Change your address

For more information, visit: <https://www.ssa.gov/myaccount/>



How to Handle a Job Interview When You Are Over 50

The key, as with most things, is preparation: how to handle ageist remarks, snarky questions and the fact that your boss may be younger than you

Think of the hundreds of online applications that likely come in for each new job opening, which are then screened by an AI "black box" — that is, a mathematical model whose decision making is opaque — and you may feel that just getting an interview is an accomplishment, whether you're over 50 or under it.

Of course, the interview is only the beginning of the hiring process, and being older can be a real disadvantage. "Unfortunately, ageism exists," says Stela Lupushor, founder of Reframe.Work, Inc., a consulting firm that tells clients how to develop innovative and inclusive workforces. "It's one of the last 'isms' that we haven't even begun to tackle as a society, and it's driven by culture and amplified by HR practices."



The Hunger Game

By HR practices, she's referring to the biases that get reinforced by technologies like the algorithm that screens applications. But you can also face subtle and not-so-subtle discrimination in an interview. Perhaps it's a comment that implies that you're slow or you don't have the desired "hunger" anymore. Or maybe it's a pointed question that assumes something about people your age.

For Wendi Aarons, 57, who was up for a social media job, the offending question was about her familiarity with new technologies, or lack thereof.

"It was a panel of five people asking if I had ever used all of these different programs and platforms," says Aarons. "I kept saying yes, and they kept coming at me with more. I swear they were either showing off for each other or making up names just to catch me."

Needless to say, she didn't get the job, though Aarons, who was bluffing by the end, did turn the ordeal into a funny story, which she tells in her satirical memoir, "I'm Wearing Tunics Now." Most of us, however, hope to avoid such situations as well as ace the interview and get the job.

5 Paths to Disaster

The key, as for most things, is preparation: identifying the potential landmines and planning for them. To help you get started, here are five common ways an interview can go wrong that your college career counselor definitely didn't warn you about — and what to do in each situation.

Jam #1: While waiting for the interviewer to join the video call, you notice how much older you look on camera than you are (or feel).

The fix: In a pinch like this, use a filter. In Zoom, you can find a slider that takes years off your face by clicking on your profile picture, then selecting: Settings > Background and effects > Touch up my appearance.

That said, filters also make you look blurry and potentially unreal, says John Smock, a professional photographer. Instead, he recommends taking the time to optimize your light and camera set-up in advance of the meeting. "You want strong light, and you want it elevated and in front of you, a little to the right or left of center," he says. "If it's behind or above you, it will cast shadows and accentuate any wrinkles, bags, hairs out of place or receding hairlines."

As to the perfect positioning of your camera, you want it at eye level, which means that you will likely need to place your laptop on top of a stack of books. "When the camera is at a low angle, it's looking up at you, which is really not flattering, especially to your neck," Smock explains. "And it's a wide-angle lens, so things like your nose and ears get exaggerated."

If you have the spare money and expect to do a lot of interviews, Smock suggests investing in a ring light and a web camera.

Jam #2: You advance to the round where you're meeting your potential boss — and you're mortified to discover that he or she is half your age or even younger.

The fix: If this is truly upsetting to you, you're probably not being honest with yourself about the compromises you're willing to make for your next move. "It's one of the biggest impediments to making a work transition," says Vivian Garcia-Tunon, an executive coach and founder of VGT People Advisory. "You need to be clear about what you want so that you can articulate it with passion and conviction."

In this situation, it's tempting to go through with the interview. "I figured I'd decide if I really wanted the job when I had an offer," says Patty D., 59, who pursued a junior-level job in her field, despite her misgivings, because it offered health insurance. But you're probably better off withdrawing from the running as graciously as you can.

That's because getting hired takes time, effort and psychic energy, all of which are in limited supply. Also, as Patty, who made it to the final round but ultimately didn't get an offer, says, "After I got over the shock and then the disappointment, it occurred to me that in the manager's shoes, I wouldn't have hired me either! Even if I believed that someone like me wanted to take a few steps down, I would have thought that they'd quickly get bored and quit."

Jam #3: Maybe it's how often they mention late nights or fast pace. Or maybe it's how they keep talking about "culture fit" and being cutting-edge. Whatever coded language they're using, you get the sense that the interviewer thinks you are too old for the job.

The fix: Sometimes the hiring manager doesn't even have to say a word for you to know that they think you're too old. For Carol B., 64, who was up for a job as a beauty copywriter, it took just a look.

"I'll never forget how the woman's face fell, the second she saw me, and this was back when I was still in my 50s!" Carol recalls. "To this day, I wish I'd asked why she called me in, since she knew from my resume how much experience I had."

When the interviewer told Carol that she was overqualified for the job, she felt too crushed to object or try countering the manager's bias against her age. But assuming you want to stay in the running, you should address what they're wondering: why does someone with your background want the job?

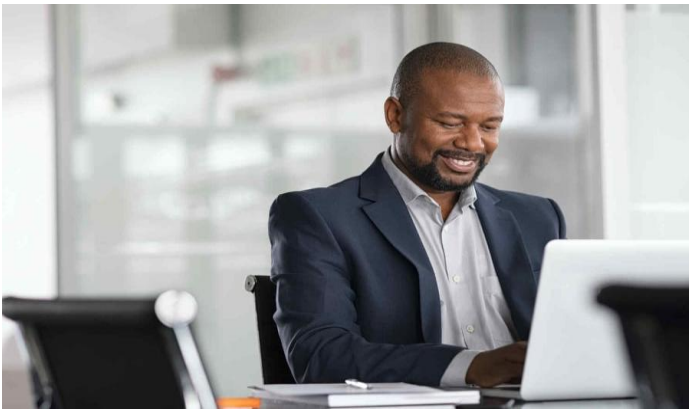
According to Lupushor, these are three good reasons to talk up: 1.) The company's values align with yours. 2.) You believe in the company's success and want the stability it offers. 3.) At this stage of your career, you want to focus on doing good work without the distraction of other responsibilities.

Of course, you should say only what is true for you. But what if you really just want to work less or have more flexibility? "If those are your main reasons, the job posting should have promoted those aspects, so you can talk about them," Lupushor says. "And if it didn't mention them, you really aren't right for the job."

Jam #4: You may be touchy, but you think you've just been asked a slyly ageist question, such as how do you feel about mentoring teammates or what are your long-term goals?

The fix: Your response depends on your read of the room. For example, while Aarons felt panel members had already made up their minds by the time they were barraging her with technology names, she felt an earlier question about mentoring could be sincere, although she doubted they asked it of younger candidates, and gave a real answer. "It was starting to feel like I was wasting my time, but at that point, I wasn't sure, so I decided to take it at face value," she says.

That said, if you think the question is, indeed, pointed, it could be that they're fishing for information they can use to disqualify you. "They need a legitimate reason for not moving you forward, since they can't say on the record that they think you're too old," Lupushor explains. "This is why I tell people that if you are asked about your salary expectations at the beginning of an interview, you should say something like, 'Let's make sure this is a good match before we discuss salary.'"



In other words, when the intent of a question seems suspect, your best tactic is to deflect. You could do this by pivoting to something that puts you in a positive light, such as talking about your accomplishments and how you want to do more of the same in answer to a question about your long-term goals. Or as Garcia-Tunon suggests, you could volley a question back. "Ask them to clarify what they're getting at or to help you understand their question better," she says.

Jam #5: You know for certain that they just asked or said something that's outright ageist or otherwise discriminatory.

The fix: When faced with a clearly illegal question, whether it's about your age, health or stamina, you could decide that it just came out wrong and give them a chance to explain what they mean.

But probably you should just end the conversation by saying that you didn't realize (fill in the blank) about the role and that it changes your interest in it. After all, do you really want to spend some of your last working time at a company that hasn't properly trained its hiring managers?

"I go back to what I said earlier about needing to be clear about what you want," Garcia-Tunon says. "Once you have that clarity, you're unlikely to find yourself in a situation like this because you would have ruled out a company like this."

As a final note of advice, she adds: "It's natural to want to just give the right answers, but at the end of the day, interviews are really about making connections, which you do by finding a way to relate to the other person and answering questions in a real and human way."

Contributing Author: Caroline Hwang is a journalist and novelist based in New York. Over the years, she has covered money, careers, health, fitness, nutrition, parenting, newsmakers, relationships and more. Her reported pieces and personal essays have appeared in such publications as *Glamour*, *Self*, *Newsweek*, *Good Housekeeping*, *Cosmo* and *Women's Review of Books*.



How Your Health Priorities Can Help You Achieve What Matters Most to You

Duryce, 72, has three children, 10 grandchildren, and nine great grandchildren. She also has 16 health problems, including diabetes, hypertension, asthma, reflux, back pain, and insomnia, resulting in 19 different medications prescribed by numerous specialists.

"I just felt like I'm living on medications and not free to do what I want," says Duryce. She suspected some of the medications were doing more harm than good and nearly stopped taking them.

Duryce's story is not unique. Many older adults with ongoing health problems are overburdened by health care, but identifying your health priorities can help.

The problem with "one-size-fits-all" health care is that older adults don't always fit. Treatment recommendations are based on studies that, for the most part, exclude older adults, especially those with many health conditions. These studies don't always include the outcomes such as everyday activities and symptoms that matter most, either.

The result is often too many doctor and other medical appointments and too many medications, tests, and procedures, some of which may cause problems without offering much benefit to the outcomes that matter most to older adults.^{1, 2}

While well-intentioned, this one-size-fits-all approach does not necessarily help older adults do what matters most to them—their own health priorities.

What are health priorities?

Health priorities are the health and life goals you most desire given what you are willing and able to do to achieve those goals. Goals should be:

- **Specific:** Think about what you wish to do, when you will do it, where, with whom, how often, and for how long.
- **Realistic:** Consider your current life and health. What will you realistically be able to do, even if you cannot do it right now? Remember, with your health care team's help, improvements are possible.
- **Actionable:** By creating goals that are specific and realistic, your health care team can act by offering treatments and services to help you reach your goals.

Your health priorities are unique to you. For example, if spending time with your grandchildren at the playground is something you value, your top health priority might be, "To be less tired so I can play with my grandchildren weekly." Maintaining independence, enjoying life, and longevity are other values to consider when thinking about your health goals and priorities.

Benefits of identifying your health priorities

Identifying your health priorities has major benefits, including:

1. **Being an active partner in your health care decisions.**
Your voice is the most important voice in the room when it comes to the care you receive. You are the expert in what matters most to you, and your health care team are the experts in helping you get there.
2. **Your health care will focus on your priorities.** When you share your priorities with your health care team, they can re-evaluate your care. They may be able to reduce care that does not align with your priorities and increase care that supports what matters most to you.
3. **Your loved ones will know what matters most to you.**
People often assume their loved ones know what matters most to them. However, when it's time to make decisions, having clear and unambiguous health priorities written down can help your loved one ensure the care you receive is focused on what matters to you.

In the end, your health care should help you do what matters most to you. For many older adults with several health concerns, identifying their health priorities results in simplifying care. For caregivers, gaining clarity on what matters most to you can ignite a renewed sense of purpose.

Why should I identify my health priorities? Doesn't my health care team already know them?

While most health professionals consider patient preferences and goals, many may not know what they are. Your specific health priorities can help them plan your care in a more structured and understandable way—even providing guidance and troubleshooting for difficult cases.

Your goals and preferences can help you have productive conversations with your doctors, such as about the many tradeoffs involved in health care decision-making. The conversation shifts from, "You need (test or treatment) because of your (disease)," to "I'm recommending (starting/continuing/stopping treatment) because it will help you achieve (your health goal) and is consistent with (your health care preference)."

How do I identify my health priorities? Start with My Health Priorities

[My Health Priorities](#) is a free, online self-assessment tool that guides you through a series of simple questions to help you identify your health priorities. The questions ask about your values, health goals and bothersome health problems to reach your top priority.

When you're finished answering the questions, you will have a printable summary that you can save for your records and share with your doctors, other health care team members, and family.

If you have a caregiver such as a trusted family member or friend, doing the assessment together may be best. While they might think they know what matters most to you, talking through the questions together often sparks conversations about things they may not have considered. You can find more information on this approach to health care at [Patient Priorities Care](#).

Please note that the information you provide on the My Health Priorities web site will always remain private. This web site does share personal information gathered through the questions.

Check out My Health Priorities at <https://myhealthpriorities.org>.

Patient Priorities Care (PPC) and its priorities identification tool, My Health Priorities, are aligned with the [Age-Friendly Health Systems 4Ms Framework](#). Starting with what Matters, PPC anchors Medication, Mentation and Mobility. PPC is funded by The John A. Hartford Foundation.

Sources

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Don't Let COVID-19 Spoil Your Summer



Did you know that older adults (65+) and individuals who are moderately or severely immunocompromised are more likely to get very sick from COVID-19?

The good news? You can reduce your risk of severe illness by receiving recommended vaccines. Because protection from COVID-19 vaccines wanes over time, it is recommended that high-risk individuals receive another dose of the 2024-25 COVID-19 vaccine six months after their first dose. This includes anyone who is immunocompromised, as well as adults 65 years and older.

While COVID-19 cases often increase during the winter, history shows that surges can happen any time of year. With travel, large gatherings, and events on the rise this time of year, it's important to remember COVID-19 is a year-round threat.

As a CVEEP partner, we are excited to share new **Stay Updated** campaign resources on the importance of getting another dose of the updated COVID-19 vaccine for high-risk groups.

Visit cveep.org/stayprotected to read more about vaccine recommendations and how to stay protected all year long.

Now Available: Caregiving Smarts Resource Guide



Caregiving Smarts™ is a comprehensive listing and explanation of providers and services to assist family caregivers.

It is designed to work for YOU! Information contained herein has been supplied by the organizations and facilities. While the information has been thoroughly cross-referenced and phone numbers verified as of June 2024, the Area Office on Aging of Northwestern Ohio, Inc, and Senior Impact Publications, LLC assume no responsibility for omissions or errors. We welcome all updates and corrections.

To download a copy of this report, visit: <https://s3.us-east-1.amazonaws.com/areaofficeonaging/images/Caregiving-Smarts-10th-Edition-Compressed.pdf>.



Pressing Need Understood: Making Housing More Affordable

2025 AARP National Survey of Adults Ages 50 and Older

Lack of affordable housing is a pressing issue for many older Americans, and a new AARP survey shows broad support for proposed federal legislation to address the problem.



AARP polled more than 1,000 adults 50 and older to see if they favored offering tax credits to develop affordable rental housing, as well as to build and rehabilitate owner-occupied homes in low- and moderate-income communities. The results of the February online survey reflect substantial support for all approaches.

Eight in 10 (79 percent) respondents support the core feature of the Affordable Housing Credit Improvement Act (AHICIA), which would expand the Low-Income Housing Tax Credit (LIHTC) that homebuilders receive for building and rehabilitating affordable rental housing for low- and moderate-income households. Moreover, 30 percent strongly support the tax credits provided under this bill. Those who rent their homes expressed greater support than did homeowners, and support is greater among older adults earning under \$50,000 (84 percent) compared to 74 percent for those earning \$100,000 or more.



Enthusiasm for these tax credits increases with age: 88 percent of adults age 65 and older are in favor compared to 79 percent of younger adults. Overall, one-third (32 percent) of adults expressed strong support for this feature of the bill.

The NHIA also includes tax credits for homeowners in low- and moderate-income communities with depressed property values to repair and renovate their homes, covering up to 50 percent of the costs, with a maximum tax credit of \$50,000. The survey shows that 79 percent favor those provisions of the bill, and 33 percent of those respondents indicate strong support. Older adults earning under \$50,000 a year were more apt to back these tax credits (82 percent) than those with incomes of \$100,000 or more (73 percent).

The widespread policy support revealed by the survey points to both the great need for affordable housing and the appetite for legislation to address that need. The support further suggests that targeted tax incentives can potentially play a central role in revitalizing communities and improving the quality of life of many low- and moderate-income households. AARP believes action steps should include engaging stakeholders, policy advocacy, educational campaigns, and collaboration with builders.

Methodology

The online survey of 1,012 adults 50 and older was conducted in February 2025. The data were weighted and balanced to reflect the U.S. population of older adults.

For more information, please contact Joanne Binette at jbinette@aarp.org. For media inquiries, please contact External Relations at media@aarp.org.

GrandFamilies

Family and Kinship

Grandparenting In 2025 Looks 'Significantly Different' To What Boomers Had. But Why?



Venting [to Mumsnet](#) members, a site user expressed a sentiment many parents seem to relate to online: they are “sad about grandparents not helping [with] childcare,” and feel let down by their lack of a “village”.

In a separate TikTok video, a millennial mum asked: “What if childcare costs are so expensive because there is a lack of grandparents’ willingness to help watch the kids?” Responding to that video, a Gen X grandmother argued: “It’s not that grandparents are unwilling to watch their grandchildren – it’s that grandparents are still working full-time.”

And according to [gerontologist Athena Chan](#), she’s right.

Grandparenting looks “significantly different” nowadays

Speaking to HuffPost UK, Chan said: “Grandparenting in 2025 looks significantly different from what Baby Boomers experienced” – not least because grandparents themselves aren’t, as older generations’ parents may have been, comfortably retired from a single-income home.

“According to the [Grandparents Today National Survey by AARP](#), the youngest grandparent today is around 38 years old, and the average age for becoming a first-time grandparent is 50,” she said.

“Many grandparents today are still in their prime working years,” and that’s before you even take into consideration that [retirement is happening later and later in life](#).

“This shift challenges the traditional image of grandparents as retired figures with abundant free time,” Chan said. Baby boomers and Gen X “recall their grandparents as retired, financially stable figures who could indulge them,” she added, but can’t always say the same about themselves. Then, there’s location to consider.

While “weekly visits remain a regular part of life” for those who still live close to their grandchildren, [adult children increasingly live far away](#) from their own mums and dads. Proximity [has declined more](#) for mums than dads, too. So, “with increasing geographic distance, Baby Boomers are turning to smartphones and video calls to stay emotionally connected,” Chan added.

Many grandparents are trying the best they can, the expert said

Of course, some grandparents might simply be uninterested in their grandchildren’s lives – that’s unfortunate and can feel very difficult.

But many are trying their best in the same difficult economy all of us are struggling through, Chan said. Using a grandfather in his 70s as an example, Chan shared: “Despite still working part-time, he takes immense pride in supporting his granddaughter, particularly as she navigates life after her parents separated.

“He shared how he helped her purchase essential household appliances for her new home, eager to ensure she had what she needed to start fresh,” she added.

“This generational shift in grandparenting highlights the changing dynamics of family life. Baby Boomers grew up with grandparents who were mostly retired, financially secure, and had time to indulge in their lives.

“Today’s grandparents are more active and involved, balancing work, caregiving, and financial pressures. Yet, through it all, they remain deeply committed to their grandchildren’s well-being.” She concluded: “The core of grandparenting hasn’t changed, what has evolved is how grandparents show up for their families.”

For more information, visit: <https://www.msn.com/en-us/family-and-relationships/parenting/grandparenting-in-2025-looks-significantly-different-to-what-boomers-had-but-why/ar-AA1CrAg6>



Founded in 1970, NCBA is a national 501 (c) (3) nonprofit organization. Headquartered in Washington, DC, NCBA is the only national aging organization who meets and addresses the social and economic challenges of low-income African American and Black older adults, their families, and caregivers.

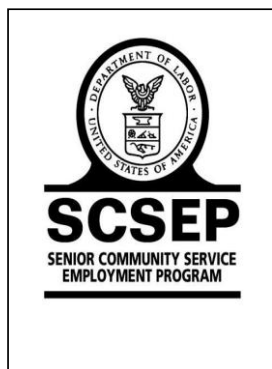
NCBA Supportive Services include:

Job Training & Employment

NCBA administers Senior Community Service Employment Program (SCSEP) with funding from the U.S. Department of Labor (DOL) to over 3,500 older adults, age 60+ in North Carolina, Arkansas, Washington, DC, Illinois, Missouri, Michigan, Ohio, Florida, and Mississippi.

SCSEP is a part-time community service and work-based job training program that offers older adults the opportunity to return or remain active in the workforce through on the job training in community-based organizations in identified growth industries.

Priority is given to Veterans and their qualified spouses, then to individuals who: are over age 65; have a disability; have low literacy skills or limited English proficiency; reside in a rural area; may be homeless or at risk for homelessness; have low employment prospects; failed to find employment after using services through the American Job Center system.



Annually, NCBA and CVS partner to host job fairs to orient SCSEP participants about the benefits of working at CVS as a mature worker.

To learn more about the Senior Community Service Employment Program (SCSEP), visit:
<https://ncbainc.org/scsep/>

NCBA administers the Environmental Employment (SEE) Program with funding from the U.S. Environmental Protection Agency.



Agency (EPA) to older adults, age 55+ with professional backgrounds in engineering, public information, chemistry, writing and administration the opportunity to remain active in the workforce while sharing their talents with the U.S. Environmental Protection Agency (EPA) in Washington, DC, and at EPA Regional Offices and Environmental Laboratories in NC, OK, FL, and GA.

To learn more about the Senior Employment Environment Program (SEE), visit: <https://ncbainc.org/see/>



Health

The NCBA Health and Wellness Program offers continual education, resources, and technical assistance either in-person, online, or through self-paced learning opportunities. The program offers a wide variety of social and economic services and support including, the delivery and coordination of national health education and promotion activities, and the dissemination of and referral to resources.

To learn more visit: <https://ncbainc.org/the-ncba-health-and-wellness-program/>

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://ncbainc.org/affordable-housing/>



Samuel J. Simmons NCBA Estates located in Washington, DC

NCBA Social Media



To learn more about NCBA programs, services, and upcoming events, follow us on Facebook, Twitter, and Instagram!

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You're also welcome to learn more about NCBA by visiting our website at www.ncba-inc.org. We look forward to hearing from you!



JOIN US

NCBA

MY HEALTH PRIORITIES: A TOOL TO IDENTIFY WHAT MATTERS MOST TO YOU

Please join our webinar about a free online resource with Kizzy Hernandez-Bigos from Yale School of Medicine.

When: Thursday, July 10, 2025 at 1:00 PM EDT

Learn how My Health Priorities (MyHP) helps older adults identify what matters most to them regarding their health and care preferences, ensuring their voices are heard. We'll cover the benefits of MyHP, review its prompts, and discuss its use by older adults and caregivers. Examples will show how MyHP can enhance care and quality of life.

MyHP supports a nationwide effort, Age-Friendly Health Systems, to make care more responsive to the needs of older adults.



****Get our Newsletter****

Want the latest news about aging, including resources and technical assistance?

Email Angie Boddie @ aboddie@ncba-inc.org or
call the NCBA Hotline at 202-796-0099.

For more information about NCBA programs and services, visit:
www.ncba-inc.org