

The Caucus Corner

NCBA Monthly Newsletter August 2025

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Summer's Heat Can Be Very Dangerous — Follow these Safety Steps



<u>Summer is still here</u>, bringing with it dangerous high temperatures week after week across the country.

According to the National Oceanic and Atmospheric Administration (NOAA), this extreme heat will continue. It's getting warmer each year with last year being the warmest on record so far. Experts report 2025 will be very warm too, with a high chance of it being one of the hottest years ever recorded. Such extreme heat can be dangerous — even deadly.

In most of the United States, extreme heat is defined as a long period (2 to 3 days) of high heat and humidity with temperatures above 90 degrees. In extreme heat, evaporation is slow, and the body must work extra hard to maintain a normal temperature. Extreme heat is a leading cause of weather-related deaths in the U.S., and a 2024 study found that heat-related deaths are on the rise. According to the U.S. Environmental Protection Agency, more than 14,000 Americans have died from causes directly related to heat since 1979.

WHAT YOU SHOULD DO

Remember:

- Extreme heat can occur quickly and without warning.
- Older adults, children, and sick or overweight individuals are at greater risk from extreme heat.
- Humidity increases the feeling of heat as measured by a heat index.

If You Are Under an Extreme Heat Warning:

- · Find air conditioning.
- · Avoid strenuous activities.
- · Watch for heat illness.
- Wear light clothing.
- · Check on family members and neighbors.
- Drink plenty of fluids.
- Watch for heat cramps, heat exhaustion, and heat stroke.
- Never leave people or pets in a closed car.

How to Stay safe When Extreme Heat Threatens

PREPARE NOW

- Find places in your community where you can go to get cool.
- Keep your home cool by doing the following:
 - Cover windows with drapes or shades.
 - Weather-strip doors and windows.
 - Use window reflectors, such as aluminum foil-covered cardboard, to reflect heat back outside.
 - Add insulation to keep the heat out.
 - Use attic fans to clear hot air.
 - Install window air conditioners and insulate around them.
- Learn to recognize the signs of heat-related illness.

Be Safe DURING Extreme Heat

- Never leave a child, adult, or animal alone inside a vehicle on a warm day.
- Find places with air conditioning. Libraries, shopping malls, and community centers can provide a cool place to take a break from the heat.
- If you're outside, find shade. Wear a hat wide enough to protect your face.
- Wear loose, lightweight, light-colored clothing.
- Drink plenty of fluids to stay hydrated. If you or someone you care for is on a special diet, ask a doctor how best to accommodate temperature outside is more than 95 degrees, as this could increase the risk of heat-related illness. Fans create air flow and a false sense of comfort, but do not reduce body temperature.
- Avoid high-energy activities.
- Check yourself, family members, and neighbors for signs of heat-related illness.



Recognize and Respond

Know the signs of heat-related illness and the ways to respond to it:

Heat Cramps

- Signs: Muscle pains or spasms in the stomach, arms, or legs
- Actions: Go to a cooler location. Remove excess clothing. Take sips of cool sports drinks with salt and sugar. Get medical help if cramps last more than an hour.

Heat Exhaustion

- Signs: Heavy sweating, paleness, muscle cramps, tiredness, weakness, dizziness, headache, nausea or vomiting, or fainting.
- Actions: Go to an air-conditioned place and lie down.
 Loosen or remove clothing. Take a cool bath. Take sips of cool sports drinks with salt and sugar. Get medical help if symptoms get worse or last more than an hour.

Heat Stroke

- Signs: Extremely high body temperature (above 103 degrees) taken orally; red, hot, and dry skin with no sweat; rapid, strong pulse; dizziness; confusion; or unconsciousness
- Actions: Call 911 or get the person to a hospital immediately. Cool down with whatever methods are available until medical help arrives.

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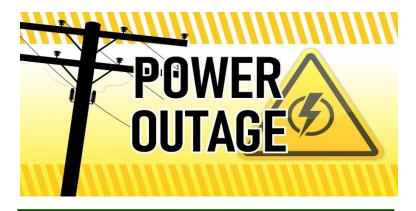
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How to Prepare for a Power Outage

Safety Tips for After a Power Outage

- Keep away from power lines. Stay at least 35 feet away from fallen power lines and anything they are touching. Call 911 and let them know.
- Avoid electrical shock in flood areas. Don't go into flooded areas or use any electrical equipment or electronics that may have been submerged. Have a qualified electrical inspector check the electrical system.
- When in doubt, throw it out. If food is 40 degrees F or warmer, especially dairy and meat, throw it out. Ask your provider about using refrigerated medicines.
- Prevent carbon monoxide poisoning. Keep generators, camp stoves and charcoal grills outdoors only in wellventilated areas at least 20 feet away from windows.

For more information, visit: https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/power-outage.html



Best Ways to Prepare for a Job Search After 50



Supporters rally for federal workers during a protest on Capitol Hill in Washington, Feb. 11, 2025. | Credit: via PBS NewsHour

Top of the list, learn how much job-hunting has changed in just the last few years; next, update your LinkedIn profile and network like mad

Roughly a quarter of American workers aged 50 and older are planning to make a job change this year, double the rate of a year ago, according to AARP. If you're one of them, or are worried about a layoff, it's time to start taking steps for a job search.

Yet many job seekers haven't.

AARP found, in a <u>new survey</u>, that 65% of the people aged 50 and older who plan to change jobs have not taken any steps in the last two years to prepare for a job hunt.

"That scares me," said Carly Roszkowski, AARP's vice president of financial resilience programming. "If somebody hasn't had to look for a job in even five or 10 years, so many things have changed — from the need for online networking to how to interview for a job through Zoom."

Job-Hunting Tips from Pros

I shortly will share smart job-search tactics recommended by employment experts. It has become increasingly important to use them, and not just because the process of looking for work has changed.

Lately, "the job market has become more challenging for everybody, and that means it's more challenging for older workers," said Matt Berndt, head of the <u>Job Search Academy</u> at Indeed, a global employment website and online recruitment platform.

Finding a job can be especially rough if you're among the nation's long-term unemployed (that is, out of work for six months or longer). AARP's <u>Public Policy Institute</u> reports that 25% of jobseekers aged 55 and older were long-term unemployed in May; by contrast, 21% of jobseekers ages 16 to 54 were.

Employers' hiring plans are historically low compared with pre-pandemic and early pandemic years, <u>The Challenger Report</u> recently said. The report, which tracks hiring and firing trends, is published by Challenger, Gray & Christmas, a firm that companies hire to help laid off employees look for new jobs.

Much of the job growth that *is* happening is in entry-level jobs, usually held by younger people, Berndt said.

One bright spot: "boomerang hiring," when new hires return to employers they worked for previously — they represent 31% of new hires, on average, ADP Research says.

'The Year of the Pink Slip'

But overall, Quartz calls 2025 "the year of the pink slip."

"The job market has become more challenging for everybody."

U.S. based employers have announced nearly 700,000 job cuts in the first five months of this year, the Challenger Report said. Companies that have <u>laid off over 4,000</u> <u>employees</u> this year or plan to include Procter & Gamble, UPS, Walmart, Disney, Chevron, Google, Amazon and Microsoft. Federal agencies have reportedly slashed more than 135,000 jobs this year, with thousands more planned.

In June, the economy added 147,000 jobs, which was more than economists had expected but not enough to affect the unemployment rate, which remained 4.15%, the U.S. Bureau of Labor Statistics <u>reported</u>.

Many firms have said the greater use of artificial intelligence, or AI, will let them shrink their staff to boost profits. It took nearly eight workers to generate \$1 million in revenue in 1990 but now it takes just two, the journalist Bradley Saacks wrote on Semafor in 2023.

No surprise, then, that layoff fears have heightened: 45% of Americans are worried about losing their jobs due to an economic downturn, up from 40% late last year, according to the new 2025 Allianz Life Quarterly Market Perceptions Study.

Here's how to increase your chances of getting hired when job hunting:

Focus less of your efforts on responding to job postings. Instead, said Berndt, "I would say 80% of your work in your job search should be spent on research, relationship building and networking — the proactive part of a search."

That means only about 20% should be spent scouring online job postings and job alerts you've set up followed by responding to them, which Berndt calls "the transactional part" of a job search. He recommends narrowing your list of prospective employers to roughly 10 a week.

Steer clear of self-sabotage. Yes, ageism continues to be a problem at some employers but avoid giving an interviewer a reason to justify myths about older workers.

"I've seen people who say things like 'You probably have candidates that are younger or more qualified than I am, but give me a chance,' " said Berndt. "There are preconceptions out there and you don't want to lean into them. When you do, you reinforce them."

Take advantage of useful tools for job hunters. A few are specifically aimed at helping older job seekers.

Where to Find Job Help

For instance, AARP and Indeed just rolled out an <u>online career</u> resources hub for older job hunters. There, you can search for remote, part-time, contract and full-time jobs; get a free resumé report and learn job interview tips. AARP members who have signed up for Indeed accounts can also get 20% discounts on Indeed's career coaching services.

On LinkedIn, you can join groups that match your interests. Just type "Groups" into the space bar at the top of your LinkedIn home page. LinkedIn Premium members (cost: \$29.99 a month) can sign up for free online video events like "Get Hired Office Hours," "Optimize Your LinkedIn Profile to Stand Out" and "Secrets to Nailing Job Interviews."

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Linda Ta Yonemoto, founder of the Good for You Money financial education platform, recommends tapping into free LinkedIn Learning resources at many big-city libraries. The <u>Age-Friendly Institute</u> and <u>AARP</u> have lists of employers that say they're committed to being great places for older workers.

The Age-Friendly Institute's <u>Certified Age Friendly Employer</u> <u>program</u> has designated the likes of The American Heart Association, H&R Block, L.L. Bean and Safeway. You can search for age-friendly employers by location or keyword at <u>Agefriendly.com</u> and apply for openings there.

AARP's site has a list of over 1,000 employers that have signed its <u>Employer Pledge</u> with links to each, so you can then visit the websites of the companies to find job postings. The Encore Network, which works to encourage employers to hire older workers, has a handy "<u>Top 10 Tips for Spotting Age-Inclusive Employers</u>" flyer.

Freshen Up Your Resumé

Sharpen your resumé and LinkedIn profile (especially if you haven't done it in years). Keep a resumé down to one- or two pages, tops. Focus the document on your most recent 10 or 15 years of work experience. "You always have to be ready to tell the most current, relevant story about you that employers want to know," said Berndt.

Andrew Seaman, LinkedIn's editor at large for jobs and career development, said on the platform's Get Hired webinar in early June that if you've been employed for 30 or 40 years "you can put a little note at the end of your resumé saying, 'I also have experience in these industries or companies; check my LinkedIn for details."

For more information, visit: https://www.nextavenue.org/best-ways-to-prepare-for-a-job-search-after-50/



The Solution to Your Pain May Be Right Underfoot

Research shows that even a minor injury — either the first instance or a repetitive one — can impact mental health as well as physical health. Once I healed from plantar fasciitis, I learned that it can be chronic and might continue to impinge on my active lifestyle. So, I searched for options that might help improve my foot health, including stretching with exercise bands and yoga, foot reflexology, body massage and a variety of alternate activities like swimming.

Reflexology is a complementary therapy that focuses on applying pressure to specific areas on the feet, hands or ears. It can yield positive outcomes in the management of symptoms across a range of conditions, according to several studies. Reflexology is based on the premise that all areas of the body are associated with areas of the feet and hands. A session includes hands-on touch, including stroking, massaging and manipulation of soft tissue. Many studies have shown the varied benefits of touch, including improvements in mental and physical well-being.

Although not a lot of research has been conducted on reflexology, several <u>studies</u> have looked at the mechanism at work and the benefits. Foot reflexology, which can be relatively inexpensive and often feels good, has been shown to improve circulation (which could help with <u>neuropathy</u>) and balance, reduce stress, increase relaxation and improve sleep. It might also help reduce swelling and inflammation, among other benefits.

My experience after several sessions of reflexology has been positive. The reflexologist works with a firm pressure across my foot and arch, along the plantar fascia on the bottom of my foot, around my <u>Achilles tendon</u> and ankle and up my calf. All are usually tight and feel better after. Then the next day I notice my feet, ankles and calves feel looser and that my toes — which had some limited range of motion — wiggle more freely.



Foot reflexology has been shown to improve circulation (which could help with neuropathy) and balance, reduce stress, increase relaxation and improve sleep. | Credit: Getty

The way reflexology is practiced varies and the exact mechanisms of action are not fully understood. In general, reflexology consists of a series of thumb and finger movements using applied pressure to the surface of the feet. The technique follows maps of the body that are said to represent every physical area of the body via "reflexes" on the feet, which include the tip of the big toe (the head) and the heel bone (pelvis). A series of pressure movements are conducted until the whole surface area has been covered.

Pressure depth and movement patterns contribute to the various styles of reflexology, according to a study in the <u>Complementary Therapies in Clinical Practice</u> journal. Researchers note that it is thought that reflexology positively affects fascia, the connective tissue that surrounds and supports the body's various structure and organ, and proprioception (the body's ability to sense where all its body parts are relative to each other and to objects around them).

Improved Circulation

<u>Taher Saifullah, M.D.</u>, a pain management specialist in Los Angeles, says foot reflexology is a complementary therapy that can work alongside conventional treatments to improve a patients' well-being and is a practice that many people find beneficial, especially as they get older.

"As we age, maintaining good overall health becomes increasingly important. Regular foot reflexology can be a gentle yet effective way to support this. By stimulating specific points on the feet that correspond to different organs and systems in the body, it may help to promote relaxation, reduce stress, and improve overall well-being. Many people report feeling a greater sense of calm and even improved sleep quality with regular sessions," he says.

"For instance, foot reflexology can aid in improving circulation in the feet and lower legs. This is particularly important for older adults as circulation tends to decrease with age, potentially leading to issues like cold feet or swelling. The manipulation involved in reflexology can encourage better blood flow — nourishing the tissues and promoting healing," Saifullah says.

Balance is another crucial aspect of health as we age, as falls can have significant consequences. "While not a direct treatment for balance disorders, regular foot reflexology can contribute to a greater sense of body awareness and relaxation. By easing tension and promoting better nerve function in the feet and legs, it may indirectly support improved balance and stability," he notes.

Plantar fasciitis, a common cause of heel pain, can also potentially benefit from foot reflexology. The techniques used can help to release tension in the plantar fascia, the thick band of tissue on the bottom of the foot, and surrounding muscles. "While it might not be a standalone cure, incorporating reflexology into a broader treatment plan could help alleviate pain and promote healing in the long run," he says.

<u>Linda Khoshaba</u>, a naturopathic endocrinologist in Scottsdale, Arizona, adds: "If you've ever had plantar fasciitis, you know how painful that heel and arch ache can be. Reflexology can help loosen up those tight tissues in a gentle way. It won't fix it overnight, but with regular sessions, a lot of people notice real relief."

Systemwide Stress Relief

Regular foot reflexology may also have positive effects on general health. "Some individuals experience relief from mild aches and pains, improved digestion and even a boost in their energy levels," Saifullah says. "While scientific research is ongoing to fully understand the mechanisms and extent of these benefits, the anecdotal evidence and the low-risk nature of reflexology make it a worthwhile consideration for many seeking to enhance their well-being."

Khoshaba says she focuses on holistic approaches that support hormonal health, circulation and overall vitality, especially as we age. "One gentle yet powerful tool I often recommend for individuals over 50 is foot reflexology. This ancient practice is much more than a foot massage — it stimulates specific reflex points that correspond to organs, glands and systems throughout the body. When practiced regularly, foot reflexology can support a surprising range of health benefits."

Khoshaba points out that in addition to getting the blood flowing and improving balance and easing pain, reflexology can help reduce stress. "One of the best things about reflexology is how relaxing it is. And when your body relaxes, it gives your adrenal glands and nervous system a break. That's huge for hormone health, especially during menopause or <u>andropause</u>. Many people find they sleep better and feel more emotionally balanced with regular sessions," she says.

In addition, the feet have points that connect to the body's detox pathways — such as the liver, kidneys and lymph system, she says. "When you stimulate those areas, it can help your body process waste more efficiently and reduce puffiness in the feet and ankles."

Sometimes the most powerful part of reflexology isn't even physical — it's how it makes you feel emotionally, Khoshaba says.

"Taking time to care for your feet, whether it's at home or with a practitioner, sends a powerful message to your whole body: I'm paying attention. That can be grounding, calming and healing in itself," she says. "Foot reflexology might seem small, but it can have a surprisingly big impact —especially as part of a regular wellness routine. It's non-invasive, calming and easy to add to your week, whether you're dealing with specific foot issues or just want to support your overall health as you age."

For more information visit:

https://www.nextavenue.org/foot-reflexology-surprising-health-benefits/

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:

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

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 guestions 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

- 1. Tinetti ME, et al. Patient priority-directed decision making and care for older adults with multiple chronic conditions. Clinics in Geriatric Medicine. May 2016. Found on the internet at https://pubmed.ncbi.nlm.nih.gov/27113145/
- 2. Davenport C, Quellet J, Tinetti ME. Use of the patient-identified top health priority in care decision-making for older adults with multiple chronic conditions. JAMA Network Open. Oct. 28, 2021. Found on the internet at https://jamanetwork.com/journals/jamanetworkopen/fullarticle/2785572

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?

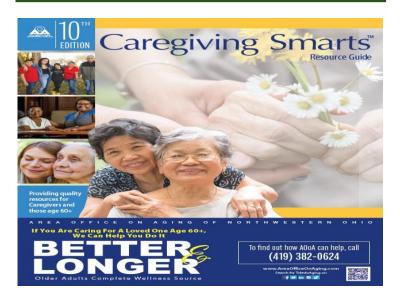
The good news? You can reduce your risk of severe illness by receiving recommended vaccines. Because protection from COVID-19 vaccines wanes over time, it is recommended that high-risk individuals receive another dose of the 2024-25 COVID-19 vaccine six months after their first dose. This includes anyone 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 <u>cveep.org/stayprotected</u> 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).



Fall Prevention in the Elderly at Home

Home is our sanctuary. It's where we feel safest and most secure, surrounded by familiar sights, smells, sounds, colors, textures, belongings, memories and routines.

As more older Americans choose to age in place during their retirement years, making home (however "home" is defined) even safer takes higher priority — especially when it comes to learning how to prevent falls.

Three Steps to Prevent Falls at Home

Because falls are one of the leading causes of acute injury, premature disability, and even death in older people, preventing falls is a critical consideration. Taking these proactive steps can help to minimize the chances of falling at home.

1. Wear sensible, no-slip shoes in the house

While many people still hear Mom's voice saying "Shoes off in the house," breaking that lifelong habit may be the best thing seniors could do for their own safety when it comes to fall risk in the home. And that's borne out by evidence, not just opinion.

A <u>study of 765 people aged 64 to 97</u> confirmed the findings of previous studies, finding that people who regularly wore socks, slippers or went barefoot were <u>significantly more likely to fall</u> in their homes.

And while the finding for bare feet may come as a surprise to people who think they're as nimble as a housecat, the study's authors noted, "People who are barefoot or wearing socks without shoes may also be more prone to falls as a result of slipping or trauma from unexpected contact." ("Trauma from unexpected contact" is a dense phrase covering everything from "stepping on a Lego brick after the grandkids visit" to "smashing/stubbing/catching a toe on the leg of a piece of furniture.")



2. Check Your Hems

Free-flowing dressing gowns, robes, airy athletic pants and yoga gear are all some of the delightful comforts of being able to dress and be exactly who we want to be when we're at home. But if those items of clothing drag on the floor, they constitute trip hazards. If fabric trails on the floor under or near your feet when you walk, spring for a tailor or have a friend with sewing skills take those yoga pants up a half-inch.

3. <u>Make an appointment for a comprehensive check-in with your physician</u>

Fall prevention at home begins with a baseline of overall good health and wellness, and a strong collaborative relationship with your doctor is a first step. If you're already living alone or about to embark on a new stage of life aging in place, talk to your physician about his or her expertise in preventing falls in the home. Chances are, you'll be guided through an evaluation of medical risk factors that may require adjustments and potential modifications to your current routines, so be prepared with notes.

Fall Prevention Checklist

Your fall history: Have you fallen before? Have you had nearmisses? Do you get dizzy when you stand up from a chair or sofa? Have you ever had to sit down rapidly or grab onto a piece of furniture or a countertop after rising because you felt you were about to fall?

Has anybody ever had to reach out suddenly to steady you because they were afraid you would fall? These questions and more comprise your fall (and near-fall) history, and they can help you and your doctor to tailor a fall prevention plan centered around your personal risk factors and strategies to minimize your exposure to hazardous situations. Physical therapy or a structured exercise plan may be part of your doctor's final recommendations.

Your medications: Not every medication increases the chances of falling, but many do, and many drugs interact with each other to increase fall risks where one medication alone originally did not. The danger increases when the number of daily prescriptions, over-the-counter, and supplements you take rises above five. Review current medications and dosages with your doctor and see if there are any that can be reduced, discontinued or swapped out for different preparations that are less likely to cause a fall due to dizziness, weakness or other side effects.

Your existing health conditions: If you have diseases, disorders, and/or conditions that compromise balance, vision, hearing, produce joint pain with movement, or reduce your feeling/sensation in feet and legs, these factors could increase your risk of falls. Your doctor will want to evaluate your gait (the way you move and walk) and work with you to mitigate these risks to the extent it is possible. They may also work in cooperation with occupational or physical therapists who can design a regimen of balance and strength exercises if needed, to reduce your chances of tripping or falling.

Turn Your Home Into a Safe Haven

Fall prevention begins with modifying the home: First, to strip away everything that could potentially cause unnecessary, unanticipated stumbles, trips, slips, or falls, and then to add extra safety features that can help prevent them.

Items to remove:

- · Clutter and piles near walkways
- Throw rugs, unsecured bathmats and worn carpets with loose threads or holes
- Extension cords
- Furniture with visually obscured edges or feet that are easy to stumble/trip over
- Loose tools and maintenance items stored in the yard, garage and driveway
- Broken, uneven, cracked, or otherwise dangerous steps, sidewalks, patios, pathways and other walking surfaces
- Ladders (hire help, ask someone for assistance, or use assistive devices to reach higher than you can otherwise reach unassisted)

Items to consider adding (as budget permits):

- More light, everywhere (overhead, lamps, sconces, night lights); install motion-sensors and/or consider using voiceassisted technology to make turning lights on and off easier, without having to hunt for switches in the dark
- Grab bars in and around showers, toilets and bathtubs
- Handrails on both sides of staircases, and/or a chair lift/elevator
- Single floor living accommodations

Let Technology Help with Fall Prevention in the Elderly

Even the best-laid plans can go awry from time to time (that's why they're called accidents, not intentionals). As cellular and Wi-Fi technology evolve, along with artificial intelligence and connected medicine, researchers and health policy experts are working together to find new ways to improve the health of our senior population as members of the Baby Boom generation enter their golden years.

Fall detection technology is already helping seniors and their families feel safer and more secure in their homes today by alerting emergency responders and caregivers when someone needs help or when a device detects a fall.

But evidence for the role of technology in keeping seniors safe is only beginning to emerge. In a small-scale University of Illinois pilot study (part of the National Institutes for Health Women's Health Initiative), 67 women over the age of 60 were tracked for a week using active monitoring technology. In this pilot research, "data extracted automatically from the devices could accurately predict the participants' risk of falling, as measured by physical examinations of unsteadiness in standing and walking."

While the widespread application of predictive fall-monitoring technology may be a ways off, every older person living at home today can benefit from the additional peace of mind offered by a Personal Emergency Response System (PERS), which can help to drastically reduce response time when a fall in the home does occur. Combined with smartphones and communication apps that link sandwich generation caregivers to their loved ones more seamlessly than ever before, technology is helping to eliminate many of the sources of persistent stress and worry about safety in the home.

We may not yet know how to prevent falls in the home 100 percent of the time, but we do know a great deal about how to mitigate the risks. Fall prevention at home is a matter of systematic planning and execution to create a more secure environment for independent seniors.

For more information, visit:

https://www.nextavenue.org/fall-prevention-in-the-elderly-at-home/

GrandFamilies

Family and Kinship

<u>Maintaining A Relationship With Grandkids Amid</u> <u>Estrangement</u>



Being a grandparent often means passing along traditions, making memories and building family bonds. But this isn't the reality for many families, especially those affected by estrangement.

It's difficult to say exactly how many parents are estranged from their adult children, but experts agree that when grandchildren are involved, the situation grows even more complex. "It's far more common than most people realize," said Tina Gilbertson, a Denver-based psychotherapist and author of *Guide for Parents of Estranged Adult Children*. "While it's hard knowing your grandchildren are growing up without knowing you, the best use of your time is to strengthen your bond with their parents," Gilbertson said.

"Being the older person, you have a lot of power to influence the tone of that relationship. But you may need to be strategic, rather than emotional, about mending fences."

Respecting rules and boundaries "creates goodwill between the parents and grandparents."

But if you can't repair the relationship with their parents, it still may be possible to build and maintain relationships with your grandchild, despite the estrangement. Experts say it will just take time, emotional intelligence, respecting boundaries and setting realistic expectations.

Keep Emotions and Expectations in Check

For a grandparent-grandchild relationship to survive an estrangement, everyone involved must display emotional intelligence, which refers to how we recognize and handle our own emotions and respond to others' emotions, said Carla Manly, a clinical psychologist in Sonoma County, Calif., and author of *Aging Joyfully*.

Emotional intelligence means putting differences aside, agreeing to disagree and swallowing pride for the benefit of the child and the grandchild-grandparent relationship.

Manly acknowledges that emotional intelligence isn't always easy, saying, "It takes quite a lot of inner strength to get there." Gilbertson urges grandparents to be "introspective" and have a "growth mindset" to build authentic relationships with grandchildren through estrangement — and to avoid placing too many expectations on the situation.

"Expecting your child to accept you based solely on your status as their children's grandparent doesn't usually work," she said. "As long as your emotions are clouding your behavior, you may not be as strategic as you need to be." Letting emotions get in the way could lead to missed opportunities to see the grandchildren, Gilbertson said

It's Up to Parents to Allow the Relationship

Grandparents will likely need to approach the child's parents about building or maintaining the grandchild relationship. Manly said parents ultimately decide what that relationship will be like.

However, in families with a history of abuse, drug or alcohol addiction, or other reasons for a parent to worry that the child would be in danger when around the grandparent, a relationship probably isn't possible, she said.

Karen Forsthoff, a licensed marriage and family therapist in San Francisco, said any grandchild interaction surrounded by estrangement should be child-led and focused on "developmentally appropriate" activities, which vary depending on the child and family situation. "Keep it safe; keep it simple," Forsthoff said. "And don't expect too much in regard to affection being shown, especially depending on the age and time limit when you're going to be able to see that child."

Age-Appropriate Suggestions for Estranged Families

The age of the child will dictate how to build the relationship: **Children under 8.** For babies, toddlers and the youngest children, grandparent interaction will likely occur with the parents around. Manly suggests grandparents avoid commenting on a grandchild's sleep or eating patterns, or anything that seems to question the parenting. Focus, instead, on generalities, like a child's toys or outfit. Grandparents could try to take the child, once a little older, to the park on a set schedule, for example, to build familiarity.

9- to 13-year-olds. The older a child gets, the less receptive the child may be to building a relationship with a grandparent, especially if a foundation wasn't set early on, Manly said. In this age group, grandparents could attend the child's sports events or school activities, when possible, and try to build a friendship by going out together to get ice cream afterwards, for example.

Teenagers. Grandparents shouldn't try to force relationships with teenage grandkids, Manly said. Simply be present, take an interest in the teen's interests and attend activities when the child is participating.

General Guidelines for Grandparents in Estranged Families

Don't buy the child's affections. At any age, Manly warns against indulging the grandchildren too much by buying them things or spoiling them in other ways that go against their parents' rules. This may heighten tensions with the parents and develop inauthentic relationships.

Never bad-mouth the parents. As kids get older, they will likely sense the estranged relationship between their parents and grandparents. Gilbertson stresses that grandparents should never talk badly of the grandkid's parents, complain about the relationship or ask the child to be a go-between. But Forsthoff urges grandparents and parents to agree on how to discuss the estranged relationship in case the child asks questions. The explanation should be truthful and age-appropriate — for example, everyone makes mistakes sometimes and people don't get along all the time.

Communicate in any way possible. Forsthoff suggests grandparents stay in contact with grandchildren however they can, whether by text, phone calls, in person or by writing letters. If communication is completely cut off, she urges grandparents to write letters to their grandchildren and save them to deliver once the grandchild grows up.

Keep interactions positive. Manly encourages positivity in all interactions with grandchildren and their parents, even when hurt feelings exist. That means avoiding judgmental, sarcastic or passive-aggressive comments or actions.

Respecting Boundaries Can Make or Break Relationships

Since parents dictate how grandparent-grandchild relationships exist, it's up to grandparents to respect any boundaries the parents set, such as bringing the child home on time, allowing or not allowing certain foods or talking about sensitive subjects.

A successful relationship depends on honoring boundaries, and not doing so can worsen the already estranged relationship and jeopardize access to the grandchildren, Manly said.

Grandparents may perceive parent's rules as unfair or frustrating, Forsthoff said, but boundaries serve as an important reality check when navigating their family's estrangement situation. "Really understand what it is to have compassion for yourself and to accept the reality of the situation as it is, not as we wish it would be or hoped it would be, but to really sit with that," she said.

Respecting rules and boundaries "creates goodwill between the parents and grandparents," Gilbertson said, and sometimes, grandparents have to do whatever it takes to bond with the grandchildren. "That's unfortunate for grandparents," she said. "I have sympathy for grandparents in this situation, and it's a lot more common than people realize. If this is you, please know that you're not alone, and reach out for support wherever you can find it."

For more information, visit:

https://lutheransunset.org/news/maintaining-a-relationship-with-grandkids-amid-estrangement/

GET MORE INFORMATION

What to Know About the New Tax Deduction for Older Adults

Millions of taxpayers ages 65 and older got a big tax break in the "One Big Beautiful Bill": a new \$6,000 tax deduction, effective this year.

The deduction, which <u>AARP supported</u>, will reduce tax bills for many older Americans, starting with their next tax filing and running through the 2028 tax year, after which it is set to expire.

The deduction is available in full only to taxpayers with incomes below a certain level, and it phases out above that threshold. There has also been confusion among older adults as to whether the measure passed by Congress on July 3 and signed by President Donald Trump the next day eliminates taxes on Social Security benefit income.

In a July 3 email to beneficiaries, the Social Security Administration (SSA) said that, in addition to the new tax deduction, the bill "includes a provision that eliminates federal income taxes on Social Security benefits for most beneficiaries," which it does not. The agency has since issued a corrected statement.

Here's what you need to know about the new deduction.

Who is eligible for the deduction?

To qualify for the deduction, you must be at least 65 years old by the end of the tax year and have a modified adjusted gross income (MAGI) of less than \$175,000. If you're married and filing a joint tax return, your spouse can also claim the deduction if they're 65 or older and your combined MAGI is less than \$250,000.

How much is the deduction?

The maximum deduction is \$6,000 per eligible taxpayer. For married couples filing jointly, the maximum deduction is \$12,000 if both people are age 65 or older.

However, the deduction is gradually reduced — potentially to \$0 — if your MAGI exceeds \$75,000, or \$150,000 for joint filers. At that point, the deduction is reduced by six cents for every dollar over the applicable threshold. Once your MAGI reaches \$175,000 for singles or \$250,000 for joint filers, the deduction is fully phased out.

Suppose you're single and have a MAGI of \$100,000. Since your MAGI is \$25,000 over the applicable threshold, the deduction is reduced by 6 percent of that amount, or \$1,500. You can take \$4,500 of the new deduction.

Does it replace the existing extra standard deduction for people 65 and older?

No. The new deduction is in addition to the existing extra standard deduction for people age 65-plus. For the 2025 tax year, that's \$2,000 for single taxpayers and \$1,600 per qualifying spouse for married couples filing jointly.

As a result, the new \$6,000 deduction is stacked on top of both Will the deduction affect Social Security's financial stability? the regular standard deduction - \$15,750 for single filers or \$31,500 for married couples filing jointly in 2025 - and the 65plus addition. For instance, a 65-year-old single taxpayer who qualifies for the full \$6,000 deduction would be able to deduct a total of \$23,750 from these three tax breaks on their 2025 tax benefits and one for disability benefits. In 2024, those taxes return. A qualifying 65-year-old couple could deduct up to \$46,700.

What if I'm itemizing?

You can claim the new deduction regardless of whether you itemize your taxes or claim the standard deduction.

If you itemize, you stack the new deduction on top of your itemized deductions. Let's say you're single, 65 years old, eligible for the full \$6,000 deduction and have \$40,000 of itemized deductions. If you have no other deductions, you can lower your taxable income by a total of \$46,000.

Is the new deduction permanent?

No. The new legislation only authorizes the deduction for the 2025 to 2028 tax years. However, Congress could extend the tax break or make it permanent before it expires in

Does this mean Social Security benefits are no longer taxed?

No. The new tax law contains no provision ending taxation of Social Security benefits or changing how those taxes are calculated. You may still be liable for federal income tax on a portion of your benefits if your provisional income - your adjusted gross income (AGI), plus tax-exempt interest income, plus half of your Social Security income - exceeds \$25,000 for a single filer and \$32,000 for a couple filing jointly.

However, the new deduction could reduce the tax on benefits for millions of Social Security recipients, because it lowers overall taxable income.

For example, if the deduction pushes your provisional income below the \$25,000/\$32,000 thresholds, you won't owe taxes on your benefits. Even above those levels, the lower your taxable income, the less you may owe in taxes on your benefits. (The IRS has an online tool you can use to calculate the bill.)

The new deduction does not affect tax status for more than 13.1 million Social Security beneficiaries who are under 65, including those who claimed retirement benefits at age 62 to 64 and most people collecting disability benefits.

The effective reduction of taxes on benefits would end in 2029, when the new deduction for people 65-plus is set to expire.

Yes. Unlike most income tax revenue, which flows into the general U.S. Treasury, taxes on benefits go into Social Security's two trust funds, one for retirement and survivor added \$55.1 billion to Social Security's coffers.

That represented only about 4 percent of the program's total revenue, which comes mainly from payroll taxes assessed on U.S. workers and their employers. But reducing it would still have an impact on the trust funds, which are projected to run short of money in 2034 unless Congress acts to shore up Social Security's finances. If that happens, benefits would be cut by about 19 percent, according to the latest annual report from Social Security's trustees.

That's for the two trust funds combined. The trustees project that the fund for retirement and survivor benefits, which faces the most significant gap, will run short in 2033. The Committee for a Responsible Federal Budget, a nonpartisan fiscal policy think tank, estimates that the new deduction and other provisions of the reconciliation bill will accelerate that fund's insolvency by a year, to 2032.

For more information, visit:

https://www.aarp.org/money/taxes/what-to-know-new-taxlaw-2025.html

NCBA Supportive Services



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 Programs

<u>The Senior Community Service Employment Program</u>
(SCSEP)

IMPORTANT UPDATE

<u>July 29, 2025</u> - Goodwill, Easterseals and other nonprofit organizations say thousands of low-income seniors could soon be unemployed because funding hasn't come through for a decades-old federal job training and placement program.

The Department of Labor has yet to release more than \$300 million in funds for national grantees of the Senior Community Service Employment Program, which was created in 1965 to help low-income, out-of-work adults 55 and older — especially veterans, rural residents and people with disabilities — return to the workforce.

On July 1, the Department of Labor released about \$86 million in funds to state recipients, but the national grantees' funds were not released (something that's typically done in May), several of the longtime participating nonprofit organizations told CNN. The funding pause of the program that serves about 40,000 seniors was <u>first reported by Bloomberg Law</u>.

As a result, those organizations say they've had to furlough seniors participating in the program, as well as their own employees. These moves are coming at a time when <a href="https://disable.com/hittps://disable.com/

"This is an intrinsically American program, when you think about it: people who want to work, who want to be contributing members of society, people who want to be able to support themselves, who want to be a part of a community," Kendra Davenport, president and chief executive officer of Easterseals, which provides services to children and adults with disabilities.

But the uncertainty extends beyond the current year's funding, as the program itself is feared to be on borrowed time: The proposed 2026 fiscal year budget for the Labor

Department proposes eliminating the SCSEP and a slew of other longtime job training programs and replacing them with a block grant to be distributed to states and local communities. Such potential cuts couldn't be coming at a worse time, Davenport said.

"If you look at a macro level at what is impacting these seniors, there are Medicaid cuts, so their health care might go away," she said. "There are massive [Supplemental Nutrition Assistance Program] cuts. Many of these folks are dependent on SNAP for food assistance; that's going away. And now SCSEP is taking away their opportunity to work." She added: "We're putting people who really do want to help themselves in a terrible position."

A Labor Department spokeswoman said the agency will "provide an update soon" on the remaining \$307 million in 2025 funding for the national grant recipients.

"The Department has given all SCSEP grantees a one-month period of performance extension, so that if grantees have funding available from their Program Year 2024 grant, they can still use these funds to continue program operations," Christine Feroli, a Labor Department spokeswoman, wrote via email to CNN. "The Employment and Training Administration is preparing to award grants shortly after state and territorial grantees submit their required budget documents. The department will support grantees in their operations and services to participants."

Organizations such as the National Asian Pacific Center on Aging are sounding the alarm over the funding delays. "This funding delay is not just a bureaucratic issue, it's a crisis for tens of thousands of older adults who depend on SCSEP to survive," Clayton Fong, president and CEO of the organization that provides employment programs and caregiving services for older adults, said in a statement earlier this month.

In an emailed statement to CNN, Fong called on the Labor Department to fully fund the program to support a "meaningful pathway to economic stability" for low-income seniors.

"SCSEP is a job training program that restores dignity and a sense of purpose to seniors who want to continue working but are often overlooked in the workforce," Fong said. "This funding pause has painful consequences for jobseekers who are trying to build skills and take care of themselves and their families."

Fong's organization has furloughed more than 800 senior workers.

At Goodwill Industries, more than 400 program participants were placed on leave of absence status; and if funds are not released by July 31, additional furloughs could impact more than 1,500 of its older workers, the nonprofit said in an emailed statement to CNN.

"Goodwill is urging the Department of Labor to quickly provide the allocations needed for this important program to continue and calls upon Congress to continue to invest in SCSEP, providing essential support for older workers," according to the statement.

For more information, visit: https://www.cnn.com/2025/07/29/economy/senior-jobtraining-funding-ends

The Senior Environmental Employment Program

NCBA administers the Senior 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 inperson, 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/

<u>Housing</u>

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!

Facebook @NCBA1970 Twitter@NCBA1970 Instagram@NCBA_1970

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!





Date: Thursday, August 21, 2025

Time: 1:00 to 2:00 pm, EST

Join us for a webinar on Aging Well and Fall Prevention on Thursday, August 21, 2025, as we discuss how preventing falls is an integral part of aging well. Learn the definition, myths, facts, and risk factors of falls as well as how to reduce your risks of falling. Register below:

Registration Link: https://us02web.zoom.us/webinar/register/WN_eK-JUEuToeOeiTsE3Uodw

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

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

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