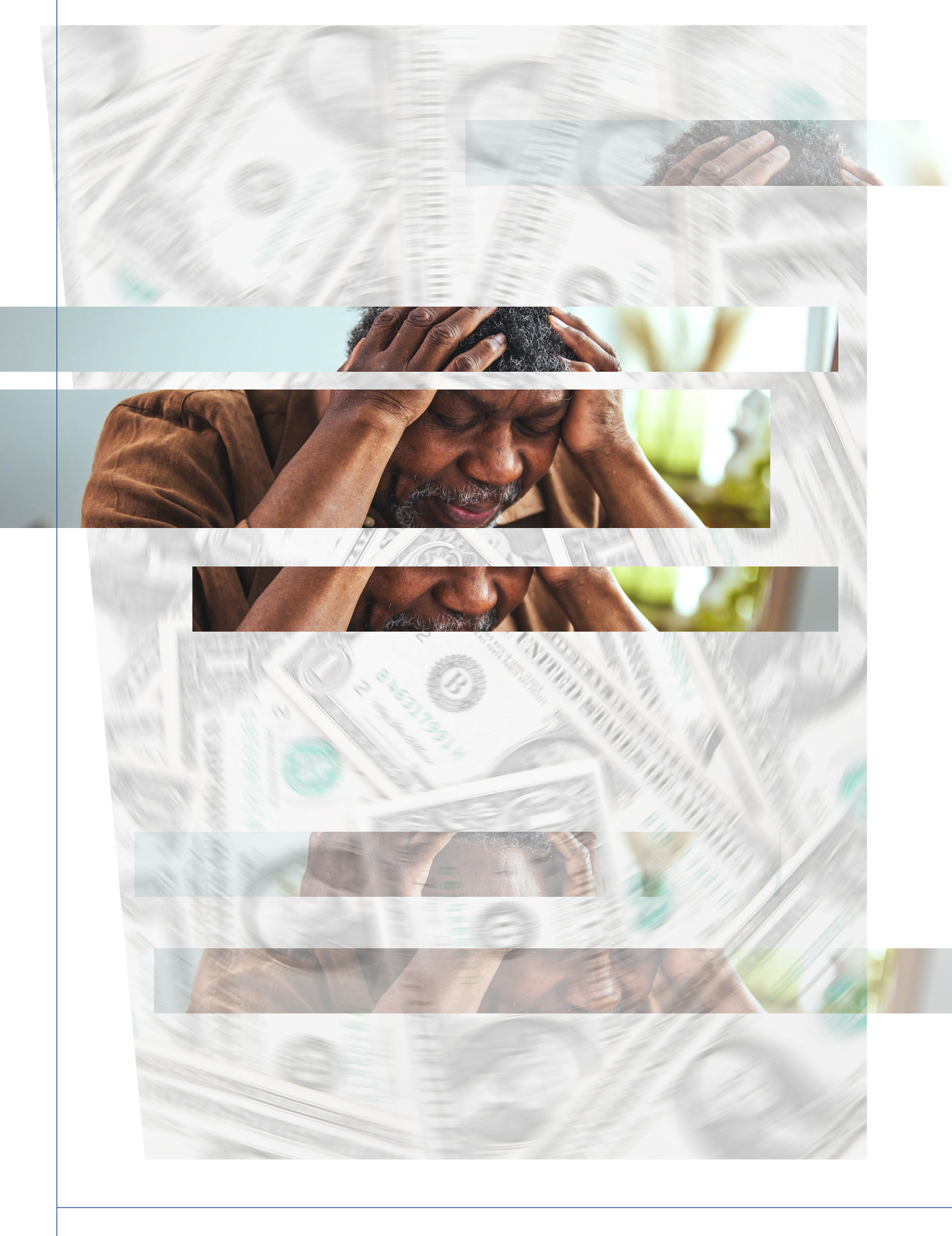


The Impact of This Economic Turmoil on the Health and Wellness of Older Adults

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BY DR. HEATHER MANOLAS, DNP, RN





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For most of us, a trip to the grocery store is a stark reminder of how expensive it has recently become to purchase food for our families, how much our budget is impacted by soaring food costs, and how heavily inflation is impacting our daily lives in many other ways. This stress has been ongoing since the start of the pandemic, and it has had a broad reach. For healthcare professionals, families, friends, communities, and others who provide care and services for older adults, we are prompted to turn our attention to how they are weathering this storm, especially for those on fixed incomes and with chronic illnesses. This article looks at previous data from the last Great Recession and examines the impact of inflation and recession on the health and wellness of older adults in an effort to anticipate who might be at risk and when.

Where Are We and Where Are We Headed?

Over 15 million American seniors are financially insecure. That is approximately one in three over age 65 who live at or below 200% of the Federal Poverty Level (FPL), and millions of others above the FPL who still find it difficult to tackle their monthly expenses and face a hunger threat (National Council on Aging [NCOA], 2022). And the reality is that around one in four report cutting down on basic needs like food, medications, and home utilities to afford the significant recent rise in the cost of healthcare (NCOA, 2022).

Much of this disparity is due to the post-pandemic inflation spike we have been experiencing. In 2021, COVID-19 forced the inflation rate to 7%, the highest it has been in over 40 years (U.S. Inflation Calculator,

n.d.). The rate has slightly declined since then, but it is still much higher than where we were before the pandemic, around 2%. Inflation can be seen easily in the soaring cost of food, goods and services, and healthcare. The year 2022 saw a historically high rise in the cost of food. The rise in 2023 is projected, albeit a slower rise, to further increase by 7.5% (U.S. Department of Agriculture [USDA], 2023).

What Happened Last Time?

Worries over a looming recession should prompt those who provide services to older adults to consider how this might impact their health and wellness. Looking closely at data on older adults, especially those on fixed incomes, there are lessons we can learn from the previous Great Recession. Data show that the impact of the Recession varied based on the age of the individual. For example, 33% of those aged 55 to 65 lost more money and cut back on spending for healthcare services and food, as compared to only 17% of those 70 and older who reported the same and seemed more insulated from the effects (Probasco, 2022). Spending also varied among people depending on their situation: some lost health insurance from employment, while others had Medicaid; some lost income from employment, while others were on fixed incomes from Social Security. Some who lost wealth reported delaying seeking medical care or cutting back on prescriptions, which can have negative impacts on health (Probasco, 2022). Financial strain during that period led some older adults to experience depression, anxiety, acute bodily symptoms, and drug use (Wilkinson, 2014).

In an interesting article written during the Recession, the authors (Fenge et al., 2012) include several interviews with older adults recounting their lived experiences with regard to how the Recession impacted their social, physical, and mental health. Below are some of their statements (Fenge et al., 2012, pp. 620-622).

“Food, as you know, is absolutely rocketing.... some things you can give up quite willingly but some foods that you’ve eaten all your life and you suddenly think I can’t afford those any more.” (Female, under 80, urban, living alone)

“And then I have an invoice for [name of Meals on Wheels provider] so that’s why I cut out some of the meals on some days, to try and cut that down a bit.” (Female, over 80, urban, living alone)

“I can’t really afford to go to the theatre, cinema, shows, those kind of things, which is a great sadness to me.” (Female, under 80, urban, living alone)

“Social events have slowed a little bit like that I

used to go out quite often but the cost of everything’s gone up.” (Female, under 80, rural, living alone)

“It’s juggling finances and juggling health.” (Male, over 80, rural, living alone)

Impact on Health and Wellness

Mental Health

The financial strain of economic turmoil can significantly impact older adults’ mental health. As noted above, cutting back on activities outside the home due to rising costs may cause loneliness from social isolation. During financial loss, people may spend less time attending church or religious services and may receive less support as a result (Hawkey et al., 2020). It has been noted that financial losses significantly increase loneliness, especially for those with low income and lower education. There are varying thoughts as to whether that is always true during economic turmoil due to feelings of shared trauma bringing some people together more. But regardless of how the individual copes, links have been found between, on the one hand, a lack of socialization and connections, and, on the other, depression and increased mortality and morbidity (Hawkey et al., 2020).

Physical Health

During the last Great Recession, there were reports of significantly higher blood pressure and fasting blood glucose levels, and reductions in medication use. Of note is that this was largely true for younger adults and older homeowners (Seeman et al., 2018). For the context of this discussion, these individuals may also be caring for their aging family member in the home. The declining physical and mental health of any member may cause strain in the household, impacting those with cognitive decline. Least affected were those receiving Medicaid and Social Security, as they had more reliable access to health care (Seeman et al., 2018). Individual financial and health circumstances will clearly place some at greater risk, while insulating others.

Food and Nutrition

The U.S. Department of Agriculture defines food insecurity as “the limited or uncertain availability of nutritionally adequate and safe food” (2022). Soaring food costs negatively impact those who are on fixed incomes, those who already have nutritional deficits or are at risk for them, and those with general food insecurity. In a study by the University of Michigan, older adults experiencing health disparities (lower income, lower levels of education, and other social



determinants of health) were at a higher risk of developing food insecurity (Rodriguez, 2022). In the same study, three-quarters of respondents over 50 reported being impacted by the rising cost of food. As a result, 36% of people 50 to 64, and 24% of those 65 to 80, reported having to shift their diet to a less healthy one (Rodriguez, 2022). When we personally think about how much our own trips to the grocery store impact our budget, we should then be considering how that impacts older adults with a fixed and limited budget. The increased price tag of food (especially healthy food) causes many to buy fewer groceries and/or less healthy alternatives, which negatively impacts health, especially for those with chronic health conditions.

Financial Strain: Impact on Older Adults and Caregivers

As we have discovered, there are broad impacts that are inherent in inflation and recession. And we have seen that this extends not only to seniors, but also to their children or other family members serving as their caregivers, who may be working to support their own family and/or be on limited incomes themselves. In 2020, over 33 million adults were caregivers to loved

ones with long-term conditions, and that number has been increasing (AARP & National Alliance for Caregiving [NAC], 2020). During recessions, caregivers may lose employment, be unable to continue to hire in-home care, or simply be impacted by the rising cost of food, goods, and services.

Caregiving alone has a substantial financial impact. AARP provides a cost calculator (www.aarp.org/caregiving/financial-legal/long-term-care-cost-calculator.html) that provides caregivers with an estimated monthly expense for services like a visiting home health aide or adult day center in their area. A quick use of the tool indicates the monthly cost can rise to hundreds or thousands of dollars for such services when utilized by caregivers to provide extra support—support which may become unaffordable with the rising costs of food and healthcare and any loss of employment. Subsequent changes in routine or increased household stress may be especially concerning for those living with dementia. Structured routines and familiarity have profound impacts on preventing negative behaviors like aggression, agitation, and confusion as well as promoting independence (Alzheimer's Project, 2020).

We must also consider the negative impact caregiving alone can have on physical and emotional health. Caregivers report new feelings of depression and anxiety and a decline in self-reported overall health (Centers For Disease Control and Prevention [CDC], 2022). These impacts are exacerbated by the financial and physical/mental health impacts experienced during economic turmoil. About 53% of caregivers report that the decline in health they experienced since taking on that role has compromised their overall ability to provide care for their loved one (CDC, 2022). Considering this, healthcare professionals, families, and others who provide care and services for seniors may consider how they may be impacted by their caregivers' strain and work to provide aid for the whole family during economic crises.

How Can We Help?

Food

Although federal food assistance such as the Supplemental Nutrition Assistance Program (SNAP) may help with food insecurity, the majority of adults over 50 whose income qualified them were not enrolled (Gavin, 2022). Seniors and caregivers may benefit from someone helping them navigate through the process of applying, as a lack of knowledge and computer skills can be a barrier that makes the process overwhelming to do alone. AARP Foundation provides some resources in the way of education and application process. Physicians and others who provide services to seniors may be able to help here by screening for those at risk, offering education on the benefits of SNAP, and providing older adults with other community resources available to them (Rodriguez, 2022). Other resources include Meals on Wheels (www.mealsonwheelsamerica.org/), ACL's Administration on Aging (acl.gov/programs/health-wellness/nutrition-services), and Seniors Farmer Market Nutrition Program (www.fns.usda.gov/sfmnp/senior-farmers-market-nutrition-program) for food assistance in the home and at community centers. Some resources even offer help with free cat and dog food! Again, sitting with the applicant and helping them fill out the forms online can be invaluable.

Socialization

Churches and community or senior centers, among others, often provide opportunities to older adults to socialize by listening to music, eating a meal, playing games, meeting up with friends, and more. Friends and families have an opportunity to sit with their loved one and help them locate and sign up for these

services. Some can be found at the links provided above. Also, check out your local Parks and Recreation Department, as they organize trips, activities, educational programs, and classes for seniors to encourage socialization and well-being.

Accessing Other Resources

Physicians and other community organizations may be able to lead older adults to other community and federal resources that provide services, including help with bills, preventive care, meals, transportation to appointments, and home care (Herbert & Molinsky, 2019). You can find organizations in your area that offer resources for seniors and caregivers, and often people just need someone to sit with them and help them locate and sign up for these. Many websites can help offer direction and links to resources that help with bill-paying, home care, insurance, and food and can be found with a quick search for "free senior resources" (include your living area). Here are a few leads on other resources.

- Low Income Home Energy Assistance Program (LIHEAP) is a federal program to help qualifying low-income households with some of the cost of heating and cooling their home.
- Medicare has a program called "Extra Help" that may provide some assistance with prescription drug costs for qualifying low-income households (www.medicare.gov/basics/costs/help/drug-costs). Area Agencies on Aging exist in every state in several counties and can provide you with many resources. Follow this link (eldercare.acl.gov/Public/About/Aging_Network/AAA.aspx) and type in your zip code to find help closest to you. If you have trouble finding what you need, call the contact number and they will point you in the right direction.
- For caregivers, the National Alliance for Caregiving offers education and resources for caregivers (www.takecare.community/).
- Caregivers can also benefit from the help offered by the Alzheimer's Association (www.alz.org/) and can often find other Alzheimer's organizations in their own community as well by a quick Internet search (type in "Alzheimer's care organizations" and your city) or by means of some of the other links provided above.

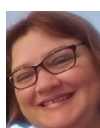
Visiting Often

Families and communities may schedule frequent well-check visits to identify any changes in physical and mental health. Notable increases in fatigue,

decreases in mobility, and evidence that activities of daily living are not being performed may be evidence of the nutritional impacts of changes in food behaviors possibly sustained due to rising costs as well as depression. Such visits would also be appropriate for households where a caregiver (with or without young children) is present to identify potential or actual impacts of financial trouble, changes in routines, or declining health of all parties. Such visits also provide opportunities for socialization and decrease feelings of isolation.

Each Person's Need Is Unique

During times of economic turmoil, older adults' physical, financial, and mental health can be greatly and negatively impacted. The key theme here is that healthcare professionals, families, friends, church organizations, and others who provide care and services for older adults should evaluate the individual situation of each person to anticipate risks, identify concerns, and work to provide assistance. Remember, financial security during inflation and recession does not always mean reliable access to healthcare and food. Fixed income does not always mean worse outcomes. But sometimes they do, and no two situations are alike. Each individual situation should be examined and provided with the support needed. It is of great importance that we look out for older adults, as well as support their caregivers, to be sure they are fed and have what they need to stay healthy and safe. •CSA



Dr. Heather Manolas, DNP, RN is the proud mother of one son, and an experienced nurse educator. Her clinical background is in ER nursing, and she has been teaching in nursing programs since 2011. It is her desire to share her love of nursing with her students and to use her education to advance nursing practice and improve the health of her community. She can be contacted at hethmanolas@yahoo.com.

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