

**THE CENTER FOR** EST. 1913  
**COMMUNITY SOLUTIONS**  
RESEARCH • ANALYSIS • ACTION

# Thank you for caring!

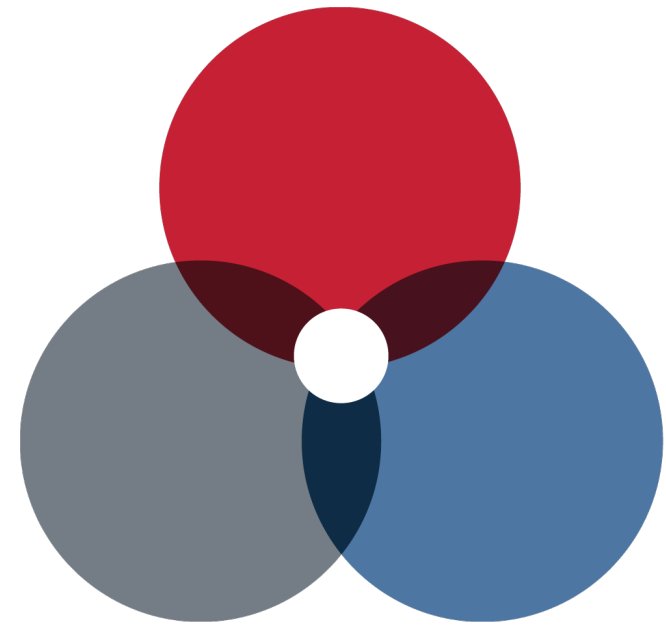
*A presentation on the 2023 Inflation Impact Survey*

William Tarter, Jr., Policy Fellow

February 16<sup>th</sup>, 2024

Co-Authors: Emily Campbell, President/CEO, Taneisha Fair, Racial Equity Associate





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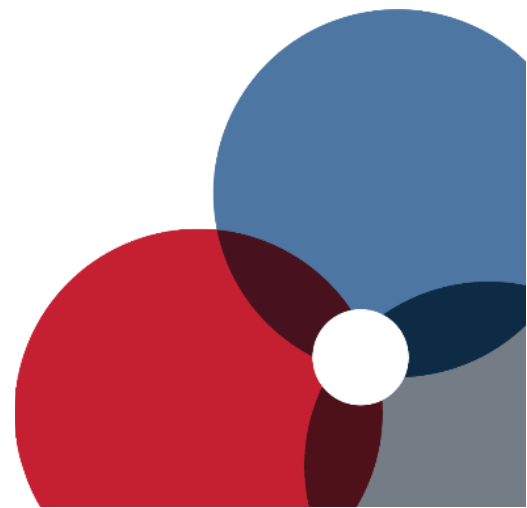
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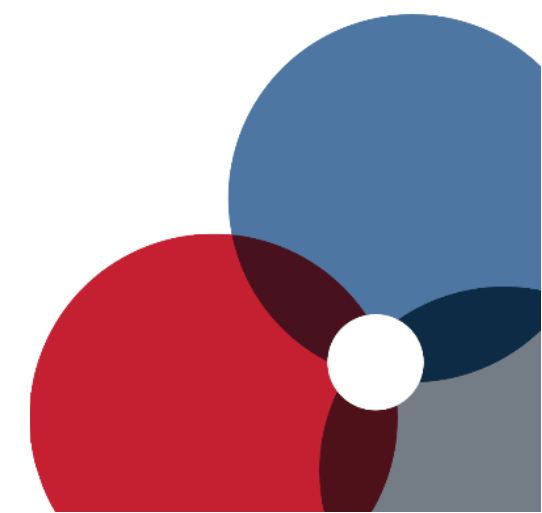
# Agenda

- *Overview of Community Solutions*
- *Inflation Impact Survey*
  - *Problems*
  - *Causes*
  - *Solutions and Strategies*
- *Reflections*
- *Questions and Answers*



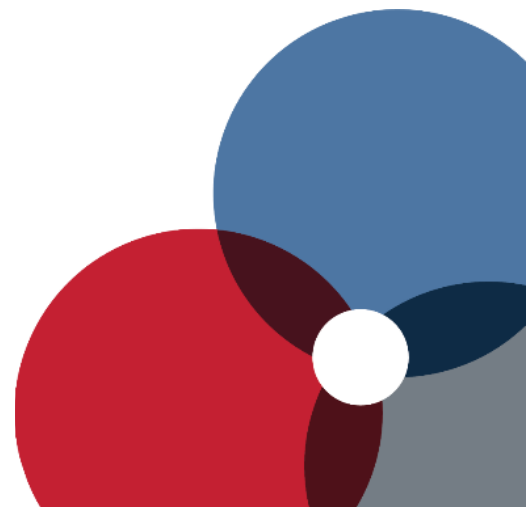
# Introduction of Community Solutions

The Center for Community Solutions improves health, social and economic conditions through nonpartisan research, policy analysis, communications and advocacy.

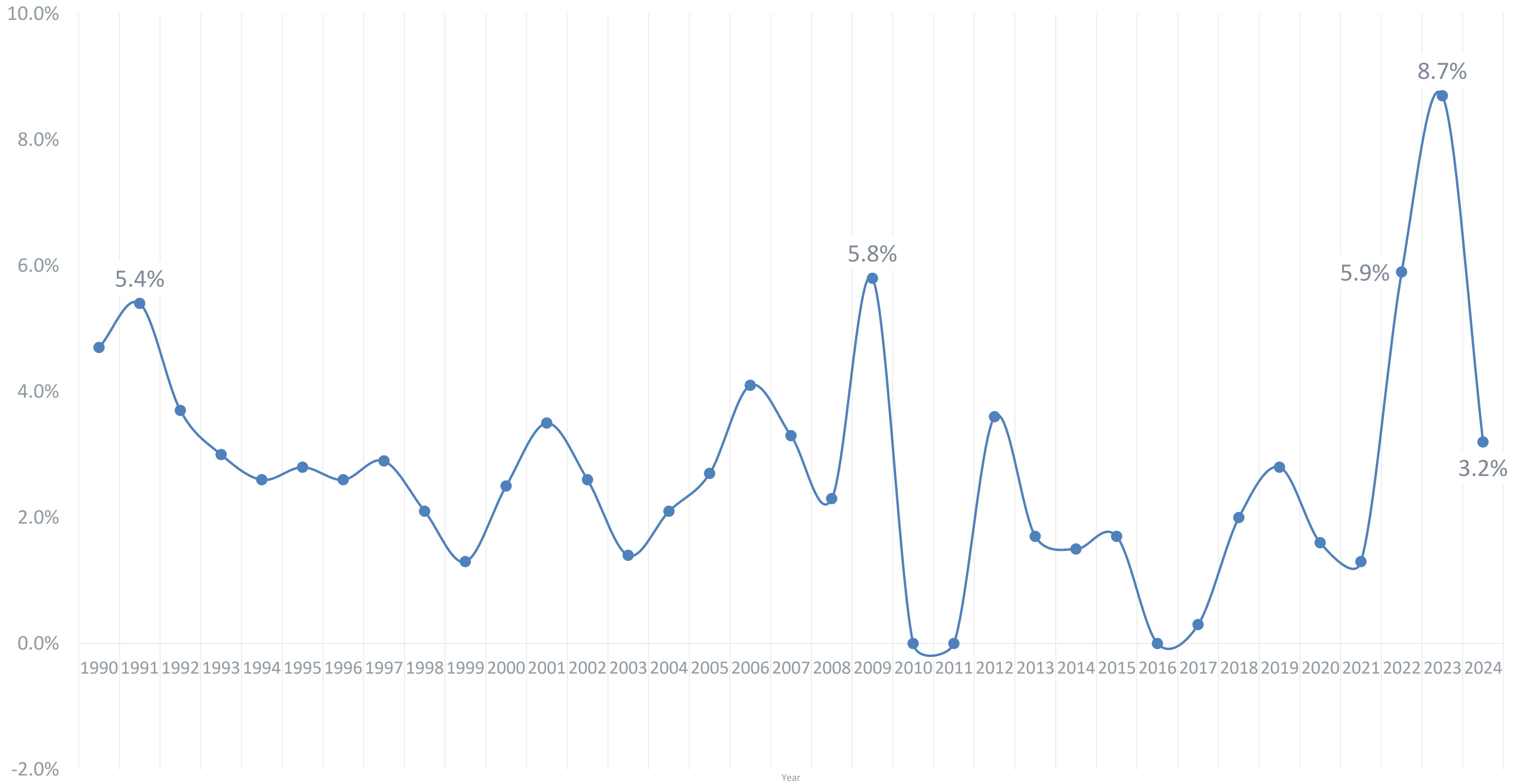


# Setting the Stage – Pandemic

- Older adults comprise 16 percent of the population, yet account for 75 percent of deaths due to COVID.
- What was unforeseen was the rising cost due to inflation.

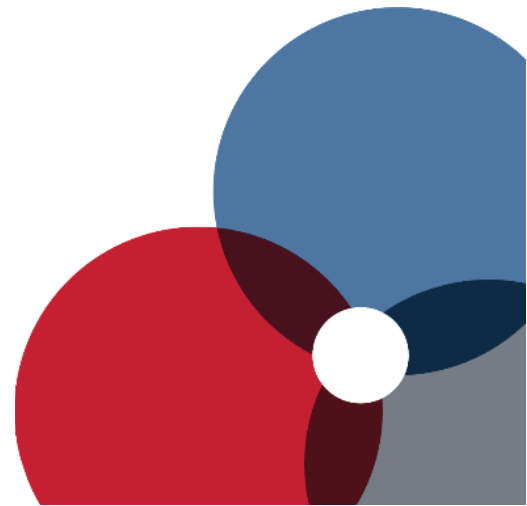


# Social Security Cost-of-Living Adjustment, 1990-present



# Setting the Stage – Inflation

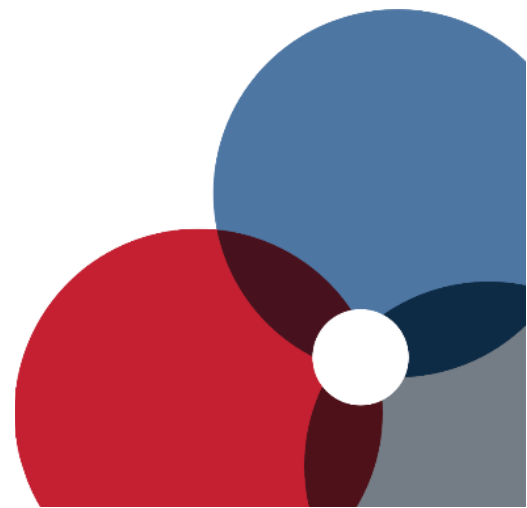
- The average American is spending \$709 more in 2023 vs two years ago for the same goods and services.
- Personal savings reached a value of \$686 billion in 2022, the lowest figure since 2009.



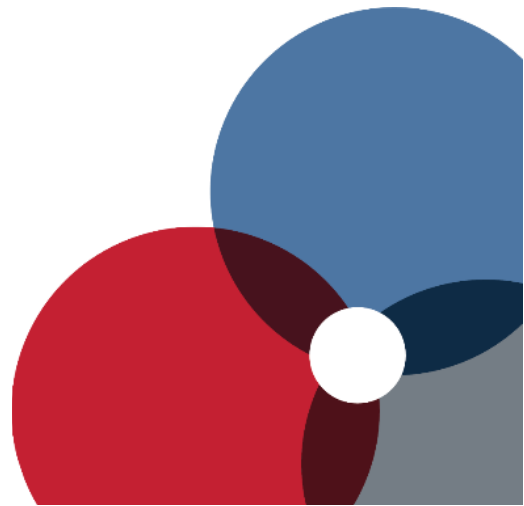


# Centering Questions

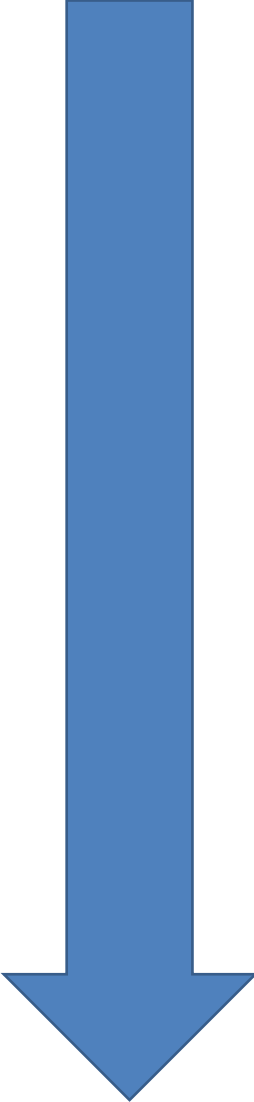
- What changes have older adults had to make in order to make it through this perilous financial time?
- How does this play out in everyday life?
- Where have older adults across Cuyahoga County felt the most “pinch?”



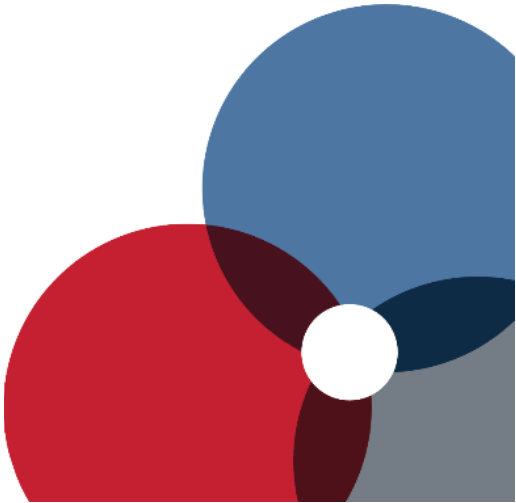
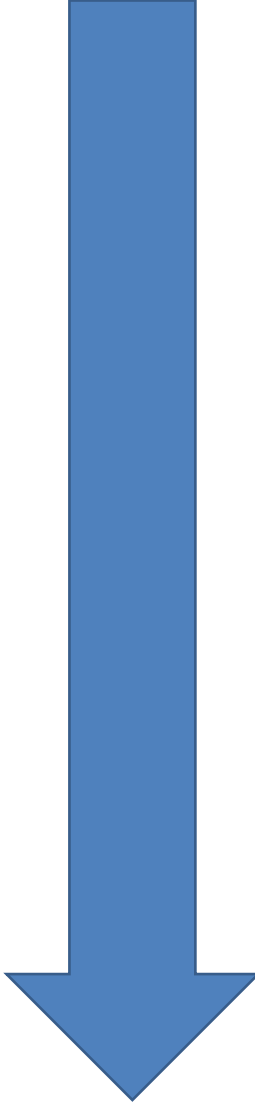
# 2023 Inflation Impact Survey



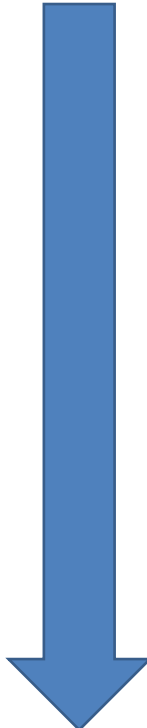
Inflation Impact Survey



Livable Cuyahoga



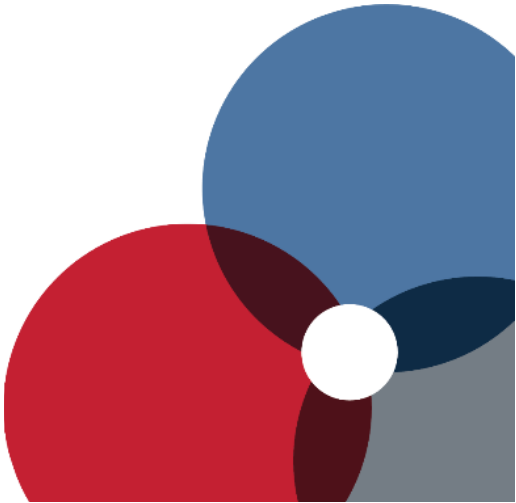
Inflation Impact  
Survey



Time

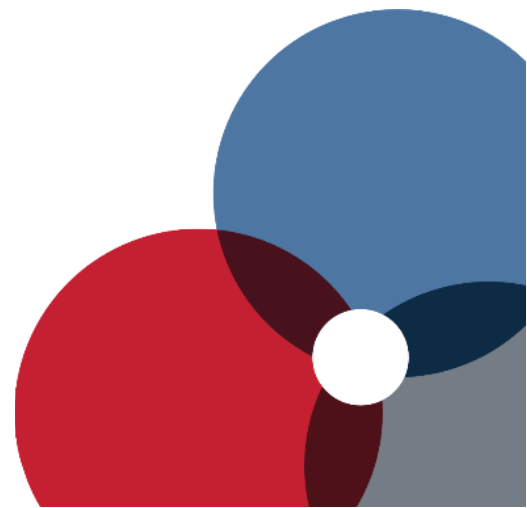


Livable Cuyahoga

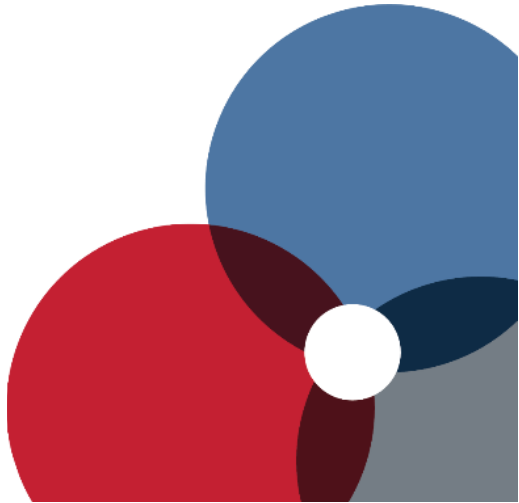
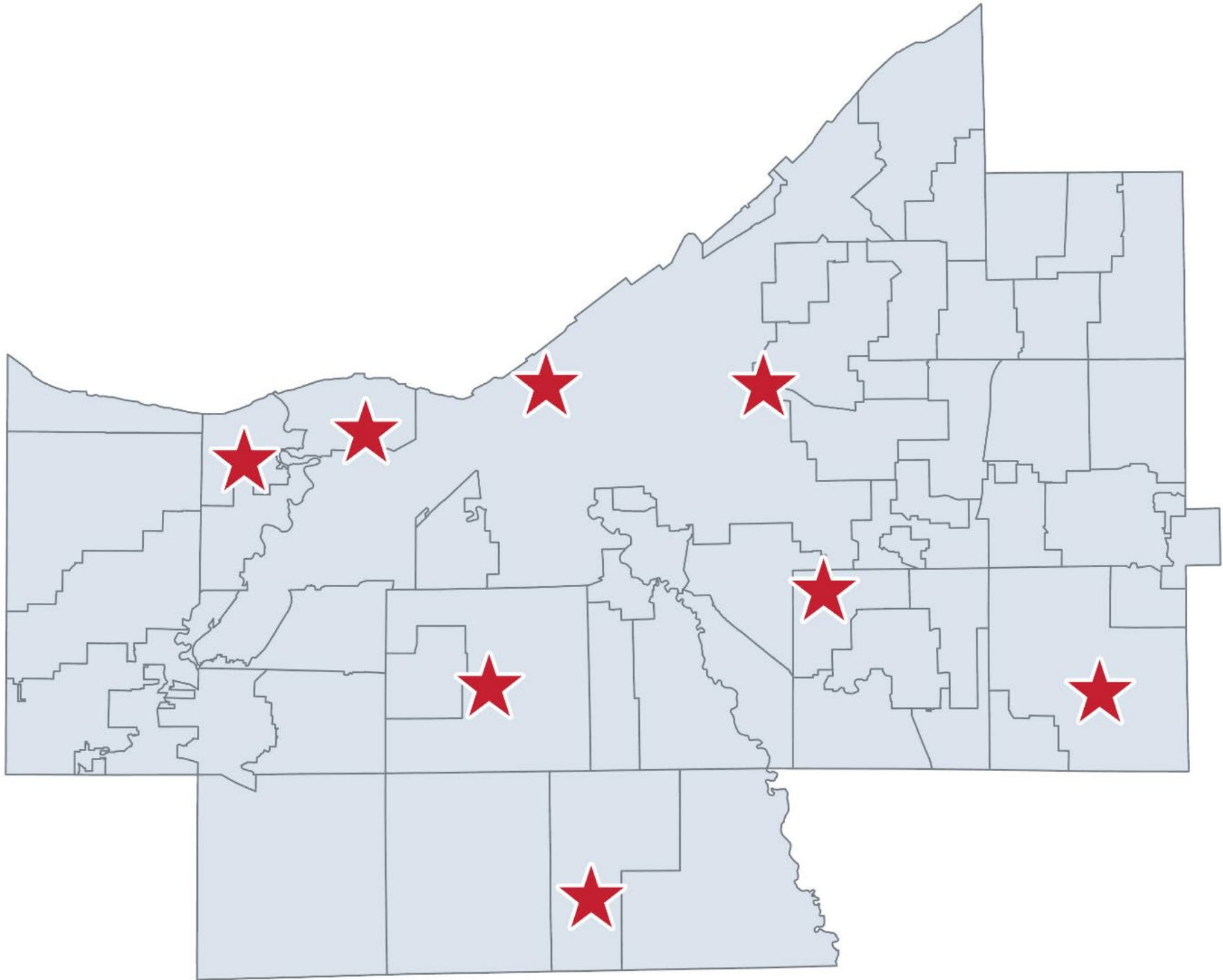


# Methodology

- Electronic Survey
  - 100 respondents
- Focus Groups
  - 8 locations and 54 participants



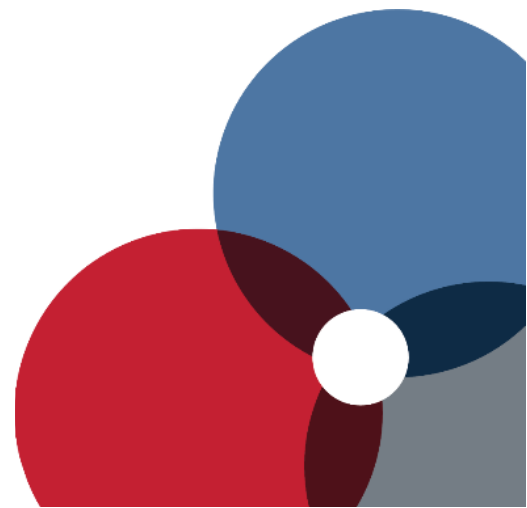
# Locations of focus groups



# Disclaimer



- The views contained herein are not the official positions of The Center for Community Solutions, Cuyahoga County, or DSAS.
- Any comments are intended to capture the voices of survey participants.





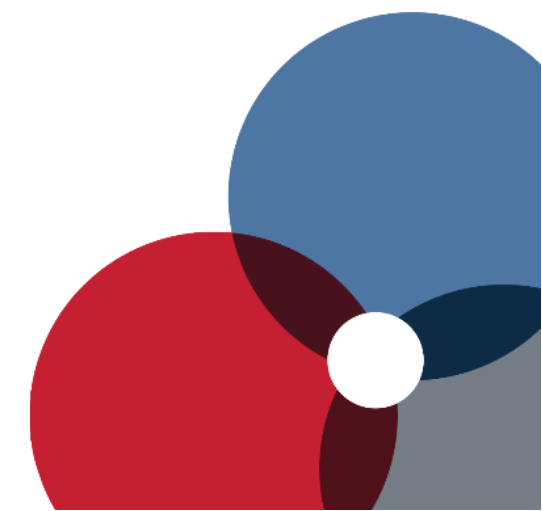




# Framing Quotes

“Seniors are the root of this county.  
Seniors built this country.

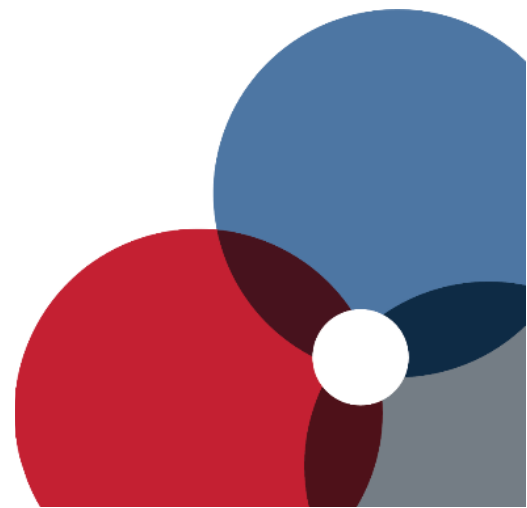
And the younger people aren't able to  
put money into the system, because they  
have things like childcare which are so  
expensive, **they cannot help.**”



# Framing Quotes

“We have prided ourselves on homeownership and achievement of the American dream. Now, we feel a sense of betrayal, and being forgotten.”

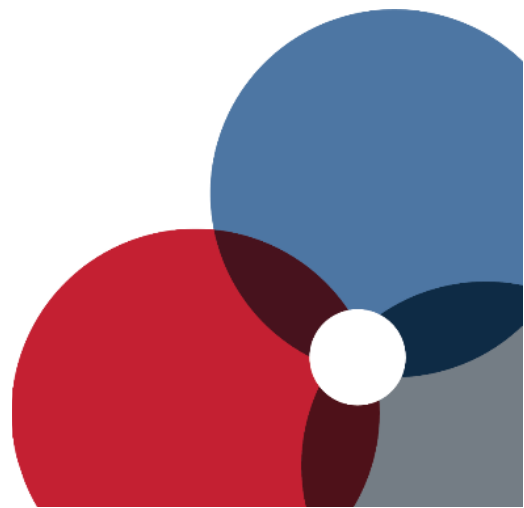
**“Politicians and businesses value everyone but older adults.”**



# Framing Quotes

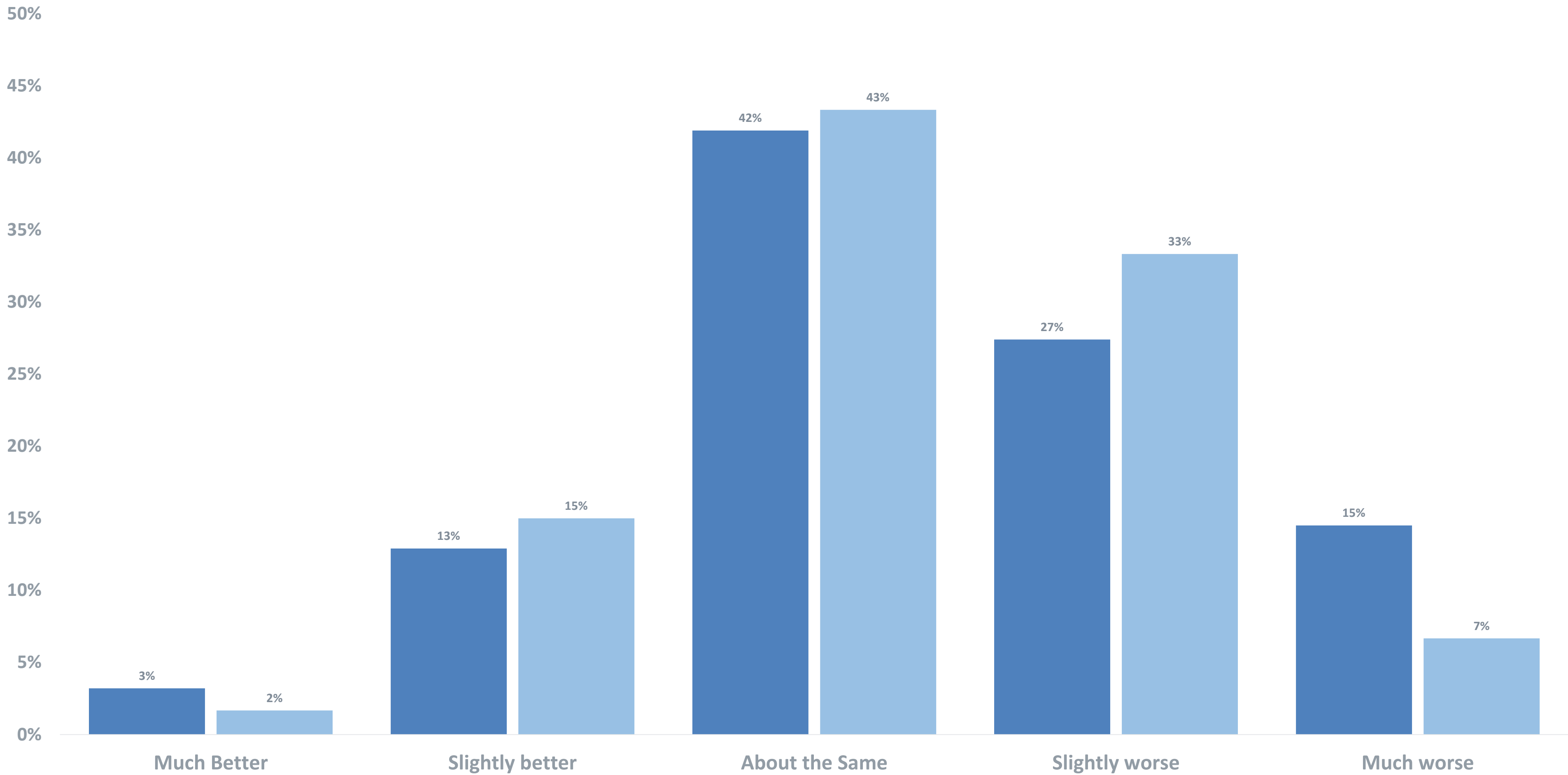
“I’m not able to enjoy life as any American should be able to due to the lack of finances and the inability to support daily needs.

It’s very hard to pay for daily necessities and **it’s truly impossible to live the American dream.”**



*Is your own financial situation better or worse?  
Will your financial situation be better or worse?*

■ **Since 2019** ■ **A Year from Now**



# Making changes

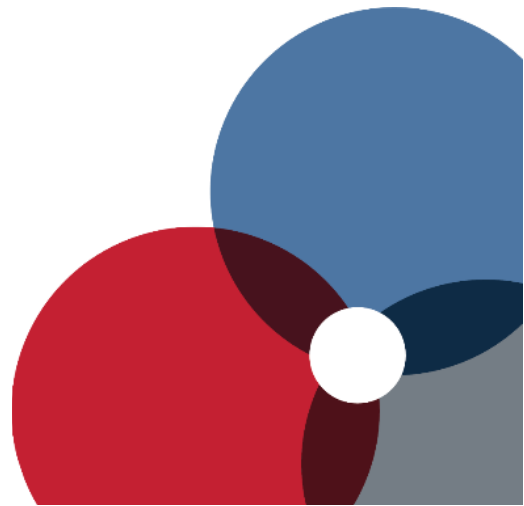
- Over **80 percent** of electronic survey respondents said that they made changes to their spending as a result of rising costs.

Have you made any changes to your spending as a result of rising costs?

**YES, 81%**



# Priorities



# Housing

- **Housing** is the number one priority for many respondents, even over food. Over half of respondents (55 percent) reported that they would pay for housing first if they could not afford all of their expenses, while only a quarter reported that they would pay for **food** first.

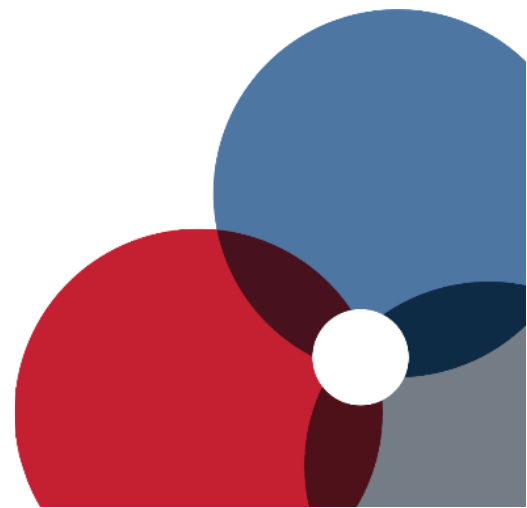
If you could not afford all your expenses,  
which expense would you pay for first?

55%

HOUSING

25%

FOOD



# Housing

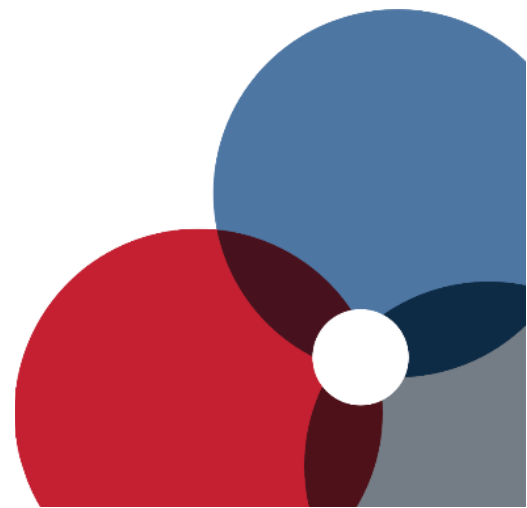
- Cost of Rent
  - “Rent is ridiculous.”
  - “My rent has increased twice.”
- Property Taxes
  - Some older adults who have paid off their houses said the expense of property taxes feels like a mortgage payment. In a sense, one said, “the house is never really ours.”
  - 20 percent of survey respondents said property taxes was where they felt the most financial pinch.



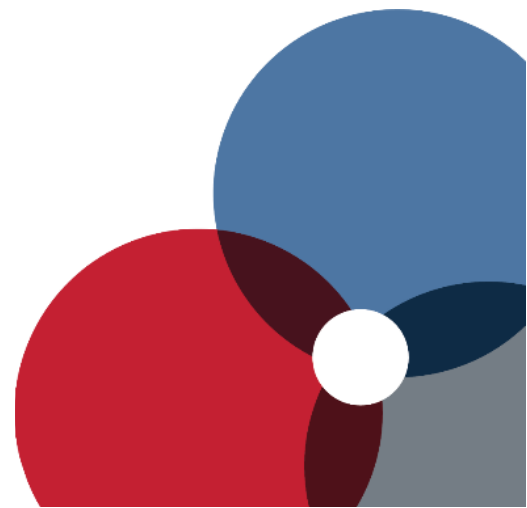


# Housing

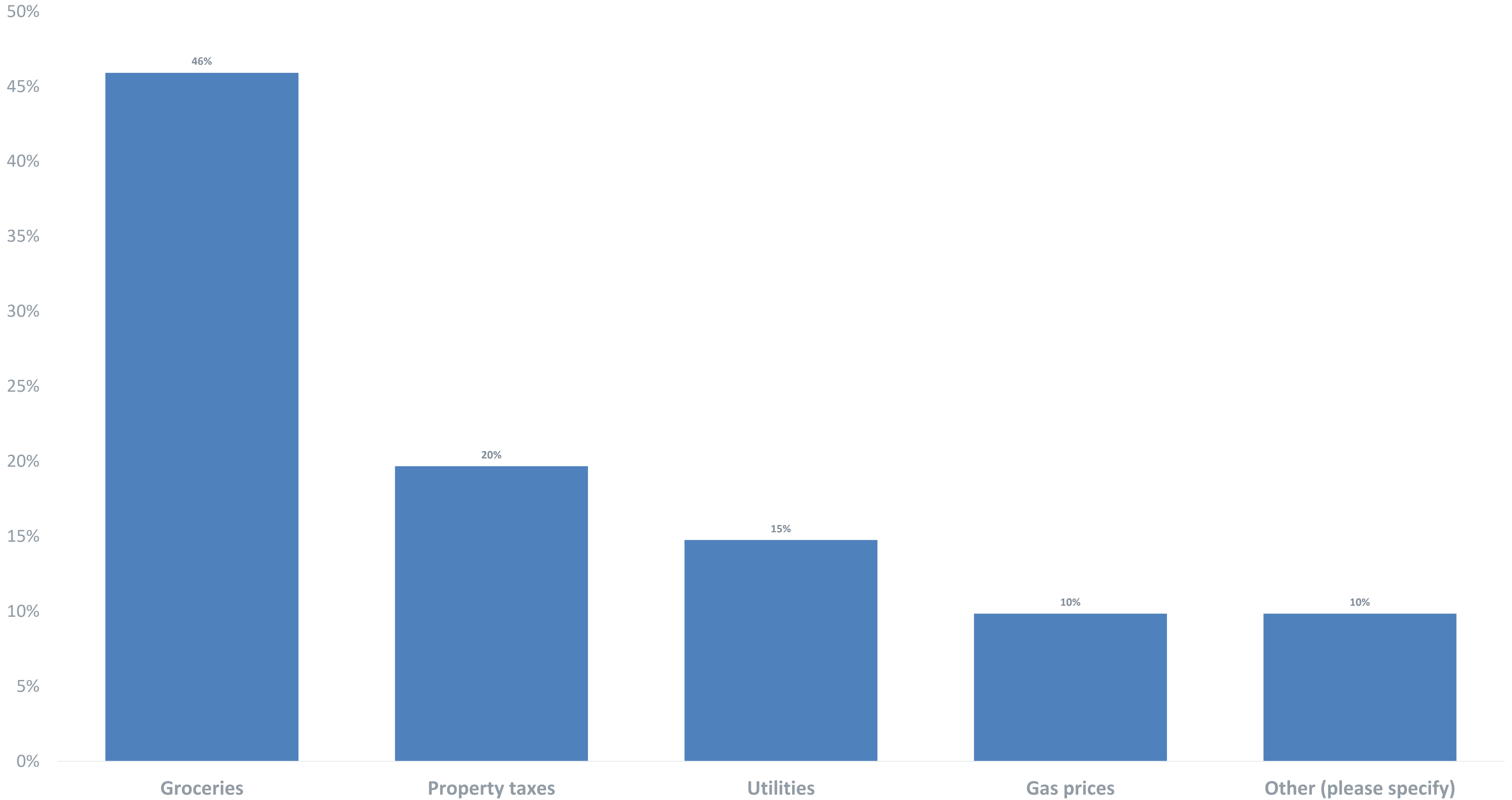
- Home repairs
  - Could not afford home repairs or appliances
- Major appliances, including ranges, dishwashers, and refrigerators, cost 12 percent more in 2022 than in 2021. Washers and dryer pair prices are up about 18 percent.
- <https://www.bls.gov/news.release/pdf/cpi.pdf>



**“If you don’t have shelter, everything else becomes moot.”**



*Where have you felt the most financial "pinch?"*



# Food

- When asked to describe those changes, some described going out to eat less often, if at all.
- Additionally, people have turned to watching sales more closely, buying from discount stores, and buying generic products as often as possible.
- Prices are going up for name-brand items, prices are higher even for generic brands.

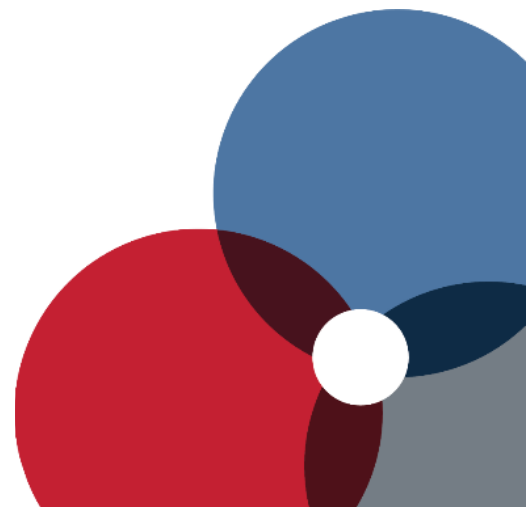
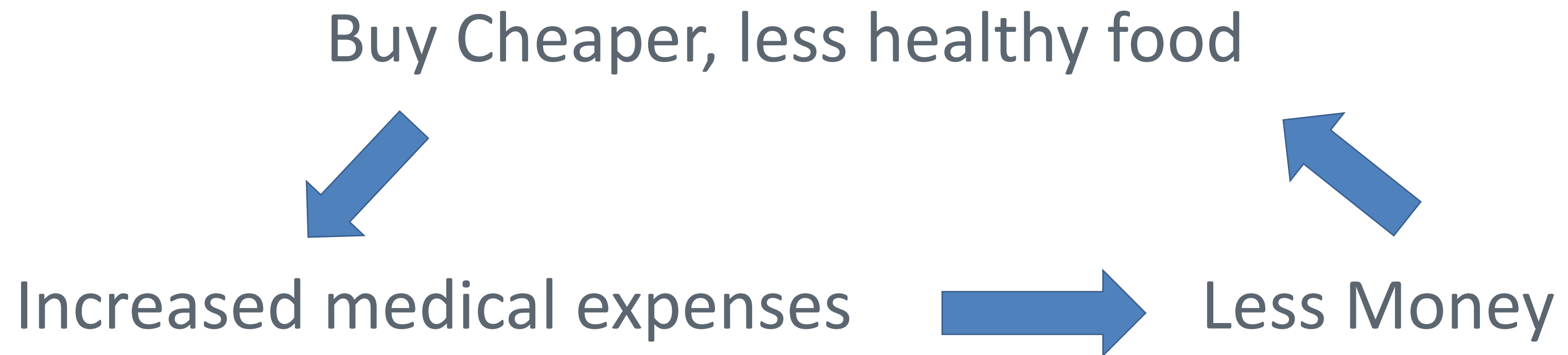


# SNAP during COVID helped; the post-pandemic rollback hurt.

- Supplemental Nutrition Assistance Program (SNAP) was a major lifeline, literally, for group attendees.
- One respondent mentioned that her monthly allocation was reduced from \$123 dollars a month down to \$23 a month.
- When the pandemic-related assistance went away, that policy decision literally “left me out in the cold.”

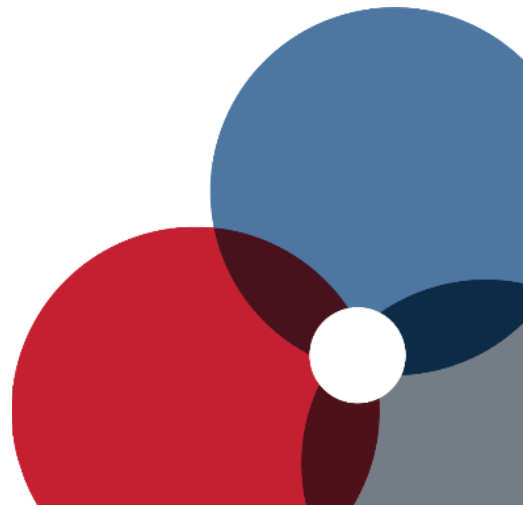


# Vicious Cycle

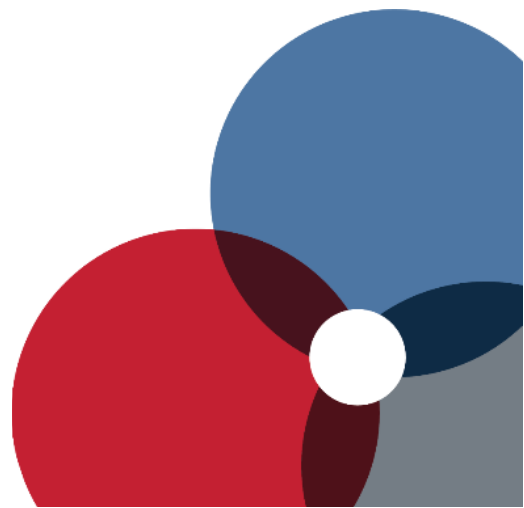


# Food

- When asked about having to make choices between necessities, over **50 percent** of survey respondents said that they have had to go without food at some point to afford other expenses.



**“We, at times,  
starve.”**





# Utilities

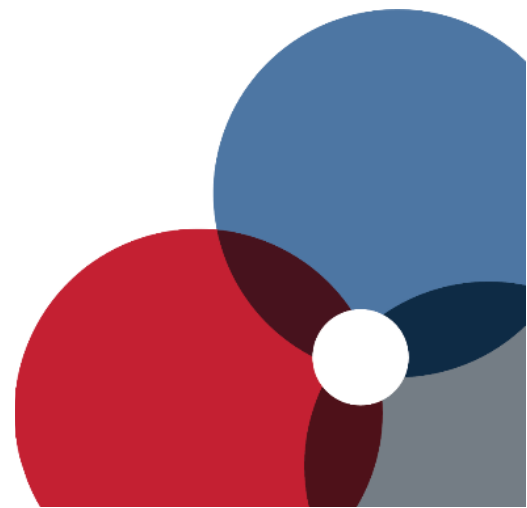
- Some residents shared that they do not turn on their heat because they can't afford the utilities and instead wear extra layers.
  - Others don't turn on their air conditioning, if they have it in their homes, because they cannot afford to continuously run their electricity.
- “I spend my time worrying about which utility will go up next.”**



# Transportation



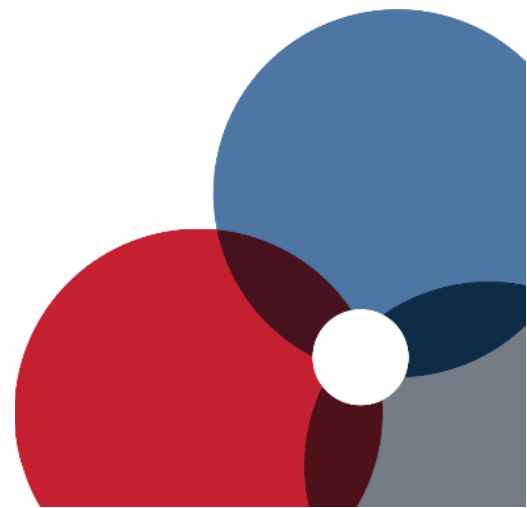
- Another senior center participant reported of a fellow older adult who lives in a southwest suburb who would like to use the programs and services of a senior center that is just across the city line. However, this individual is not to attend because they would need to rely on senior transportation to get there. One city uses its own senior transportation system, while the city where the senior center is located, uses a regional senior transportation organization.



# Transportation



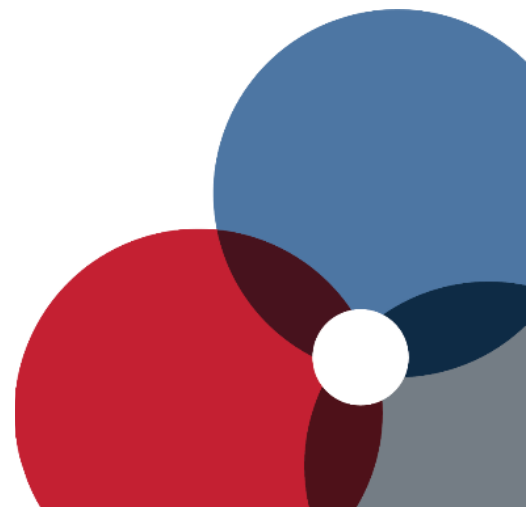
- One participant shared that they could not attend their 50th high school class reunion because of a lack of transportation.
- Missing out on this once-in-a-lifetime event, as a result of a lack of mobility options, made them despondent the entire weekend.



# Transportation

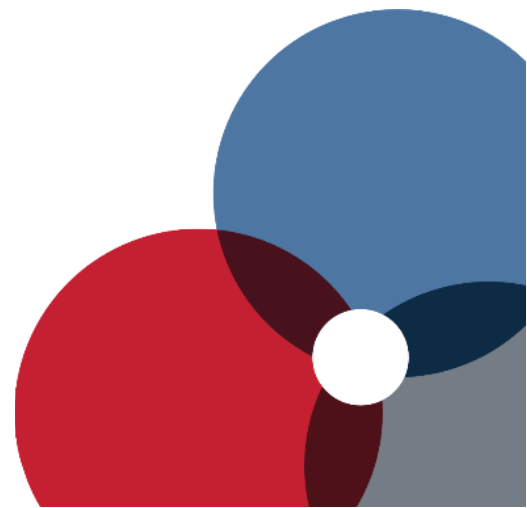


- Absence of transportation can reduce social interactions, such as going to the hairdresser or other socializing functions.
- The loss of driving transportation to get from one place to the next producing a higher risk of social isolation, and can have negative implications on mental and physical health.



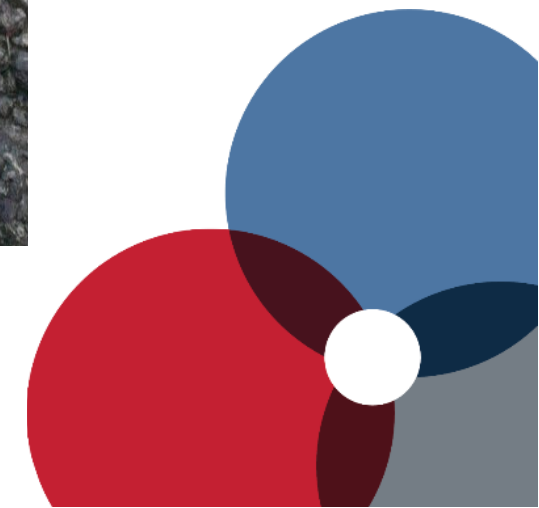
# Transportation – Auto Repairs

- Costs of cars and car payments
- Car insurance
- Car repairs

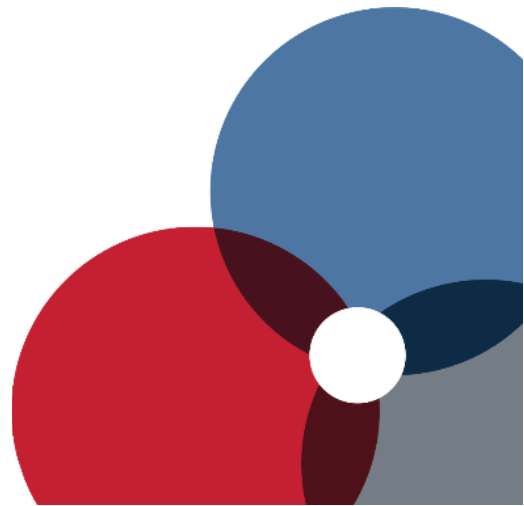


# Transportation – Auto Repairs

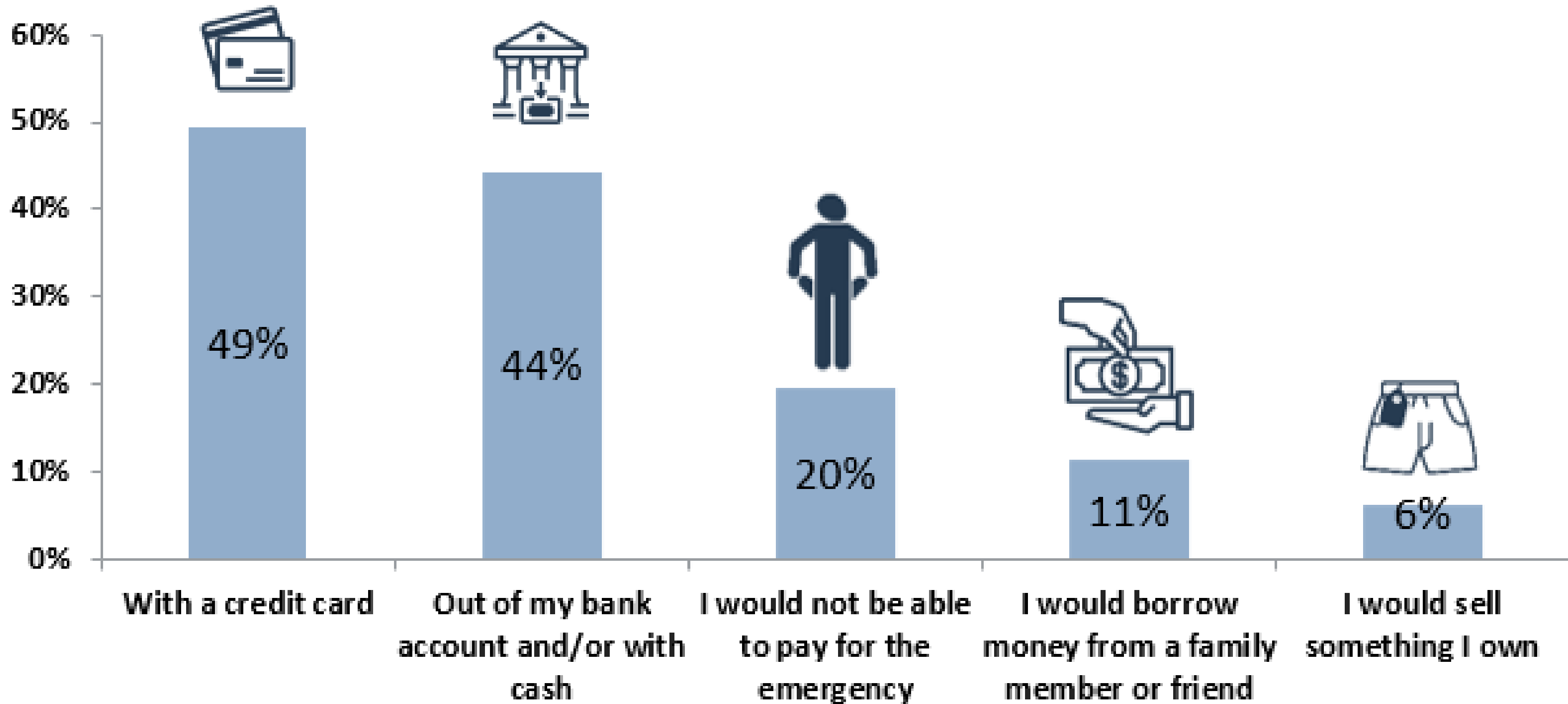
- In one focus group, the group noted a particularly rough portion of a nearby street, where the likelihood of hitting a pothole is enormous and would practically guarantee that multiple tires would need to be replaced.



# Sudden Expenses



How would you pay for a \$400 emergency if it happened to you today? Please select all that apply.





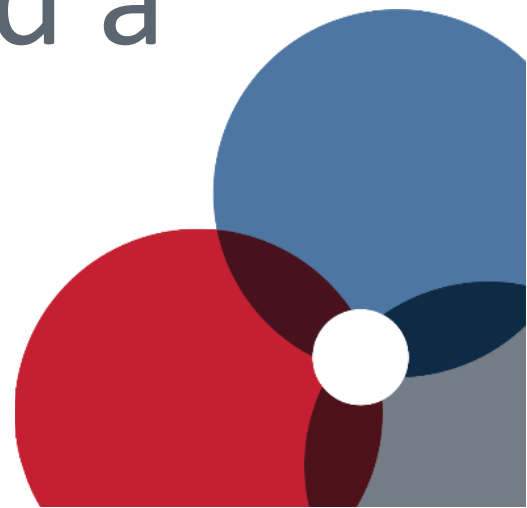
# Sudden Expenses

- “I would borrow money from my three children. I gave them birth. They better help me!”
- The older adults responded that they feel as if they are not the only ones experiencing the brunt of the rising cost of inflation.
- For many, they also serve as a main resource for family members who are similarly finding themselves in a financial predicament due to higher costs.



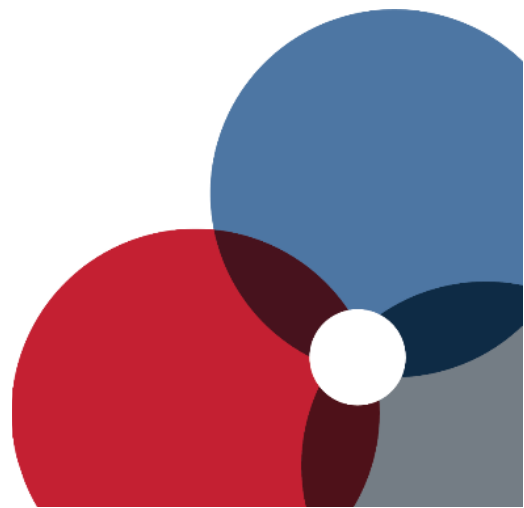
# Sudden Expenses

- The individual had been diligent with their car payment for many years, and it was finally paid off. It was this person's intent to drive it for the rest of their life. However, they ended up in a car accident and the vehicle was totaled.
- While thankful to be alive, this person was able to get into a new vehicle, however the new monthly car payment is \$600 a month. This sudden expense had a cascading effect on the rest of their budget.



# Sudden expenses

- A different participant described how their daughter was in an automobile accident and required several thousand dollars in dental care. The older adult was forced to pay the total upfront, as dental insurance wouldn't cover the expenses due to it being an automobile accident (was considered cosmetic).
- Even though it was helpful that the dentist took payments through a payment plan, it was not enough to soften the huge financial blow of the accident (in addition to the emotional toll).

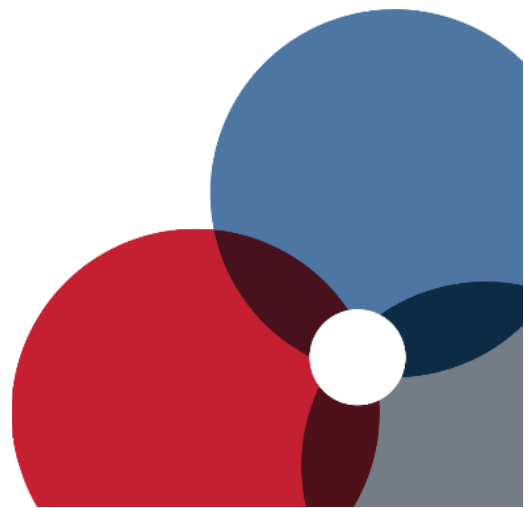


# Medication

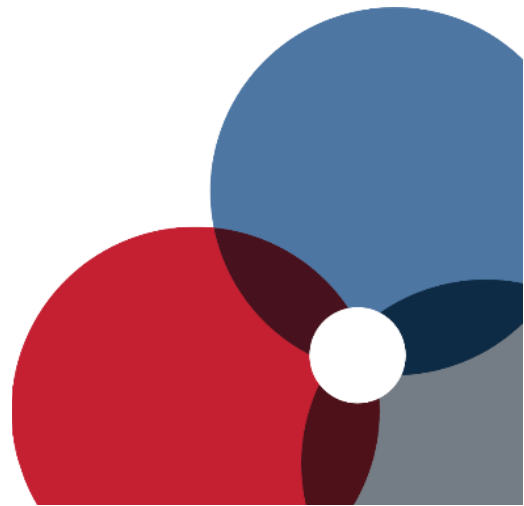
- Older adults reported concerns with the rising costs of medications and medical bills.
- Focus group respondents reported cutting pills in half, or not taking them daily, to try and stretch them as much as possible.

**“The longer you live, the more expensive it costs.”**

<https://aspe.hhs.gov/reports/prescription-drug-price-increases>

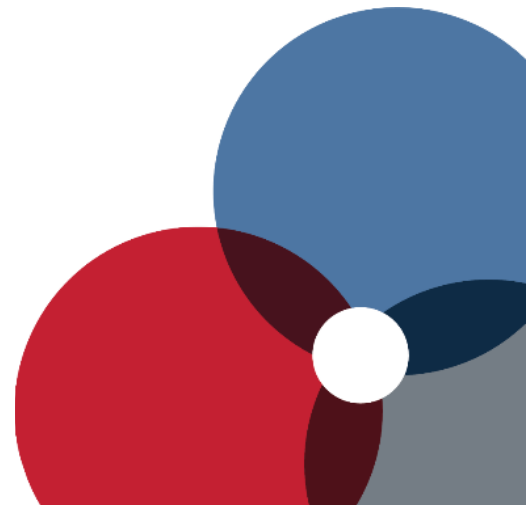


# Fiscal Hurdles and Barriers



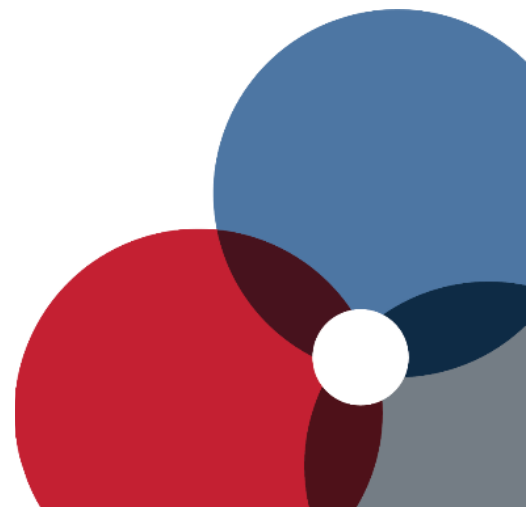
# Interest Rates

- Participants noted that the interest rates have increased significantly and that it inhibits their ability to take out loans. These loans are helpful when necessary to make home repairs or buy a car.
- In the electronic survey, almost half of respondents (45 percent) have had a serious problem paying off credit card balances in the past year.
- Not just credit card charges, but interest rates have gone up too.
- Incurring such debt has added “all kinds” of stress.



# Interest Rates

- For some, stock market and the high interest rates are actually a good thing and have greatly contributed to their feeling of financial security.
- This seems to be an outlier among the comments made about the impact of rising interest rates.



# Job Issues

- In order to assist with rising costs, some older adults will return to the workforce and work to try and make more money. The survey asked respondents if they were working. 41 percent said they were working full time...
- When asked about what challenges older workers faced, 20 percent said that the job does not pay enough to pay for their family.
- **“I have to cut back on everything can't even afford to live anymore with all these prices rising. Wages are not rising enough.”**



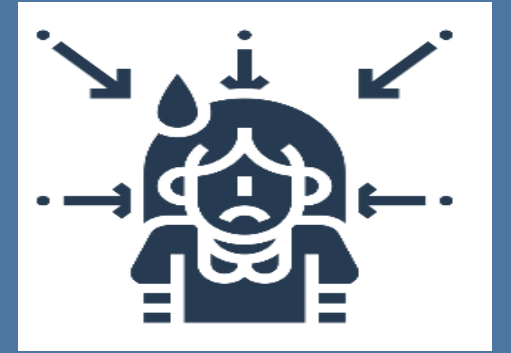


# Job Issues

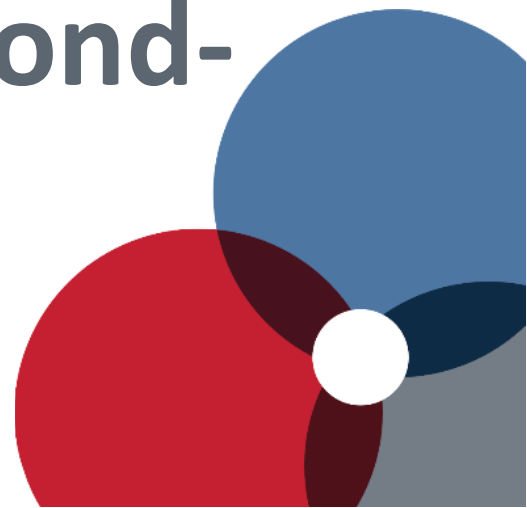
- When electronic survey participants were asked about problems that working older adults have experienced, over 22 percent said that employers would not consider them due to age.
- 17 percent said that they could not find jobs near the home. This would underscore the importance of reliable transportation options, as referenced earlier in the report.



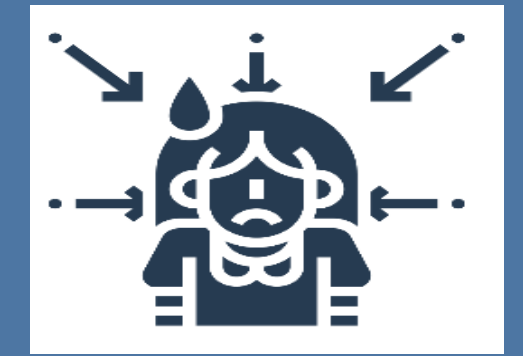
# Trying to get help? Facing discrimination



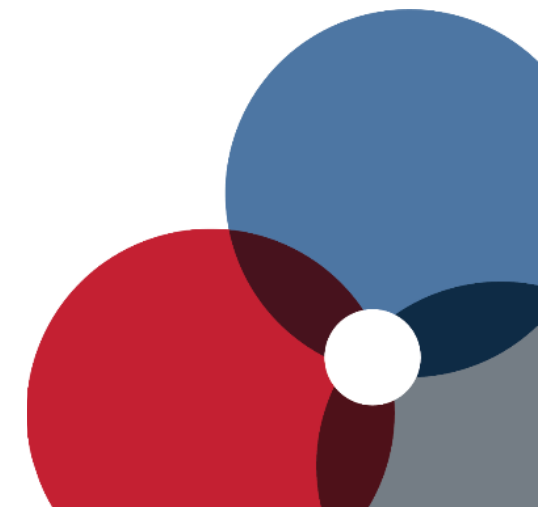
- One focus group explained some of the gender discrimination that they face as they navigate this challenging financial landscape. Some women explained that when they call for insurance, they are always asked if they are the decision-maker. If shopping for a vehicle, salespersons assume that they know nothing.
- **“Seniors, and particularly women, are tired of being second-class citizens.”**



# Trying to get help? Facing discrimination



- The experience of discrimination is compounded, even more in the stories of Black and Latina focus group participants, who feel like they are on the receiving end of multiple forms of discrimination at once.



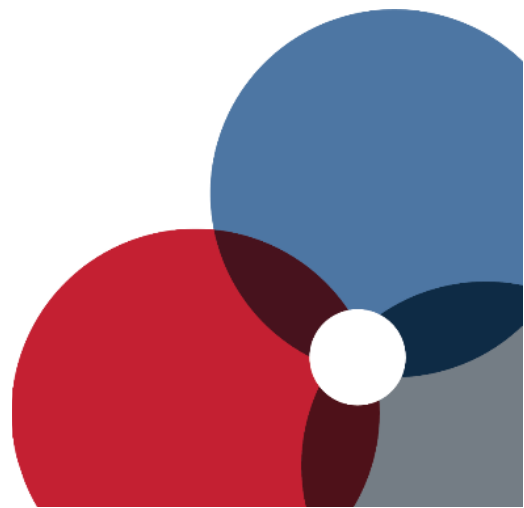
# Safety

- Some older adults in the focus groups reported that they do not feel comfortable going out at night. For some, the sound of gunshots is loud and keeps them up at night. For others, it's the bright lights of headlights. Either way, they are likely to stay at home during the evening hours.
- This reduction in the ability to travel outside one's home creates a feeling of a loss in mobility and a lack of accessibility to job opportunities that may take place during evening hours.



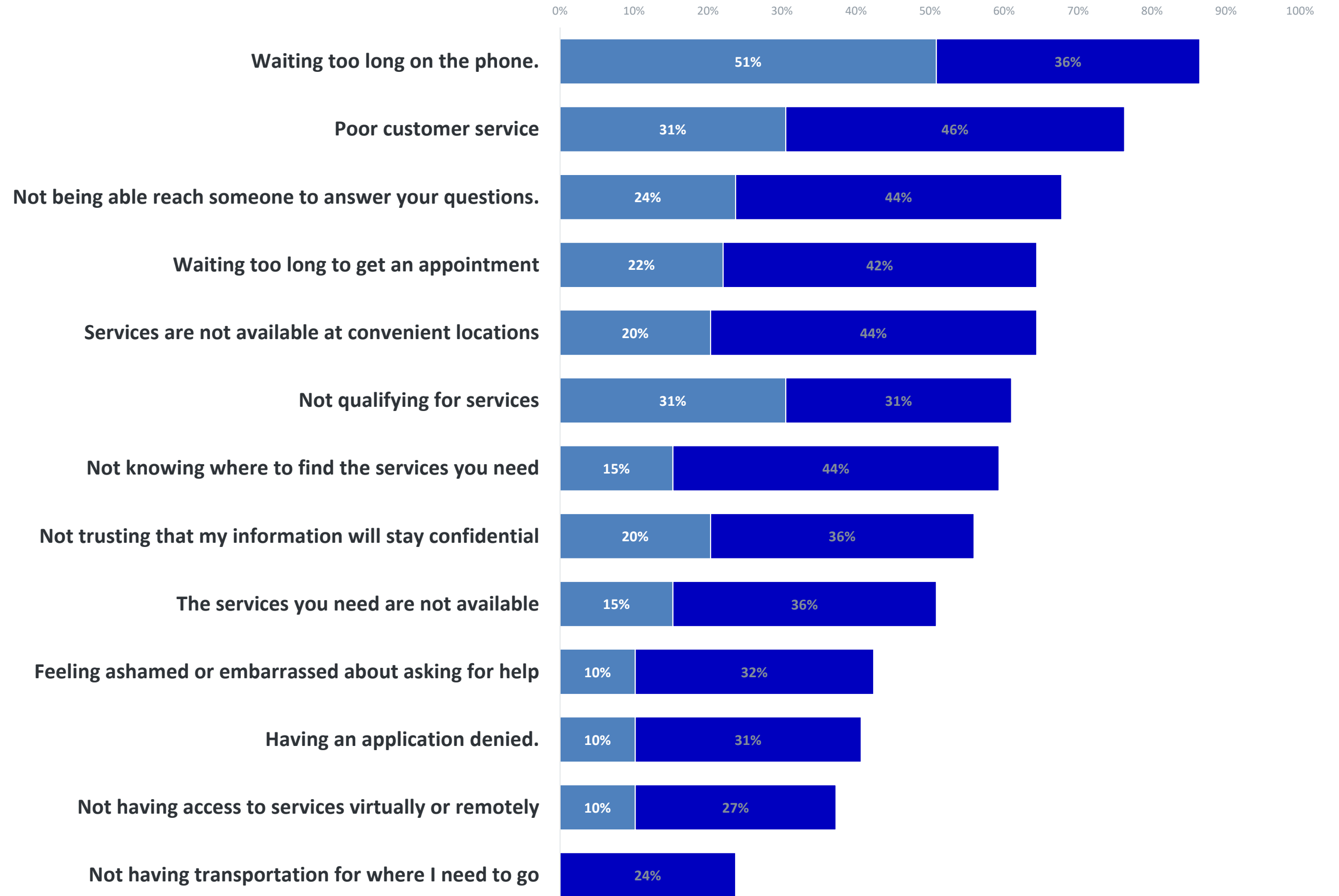
# Safety

- All focus groups had individuals who were victims of some type of crime, including some physical crimes, but many found themselves being targeted victims of phishing and other forms of financial exploitation.
- This increases the stresses of dealing with inflation and rising prices, by those who target the financial resources of older adults who already do not have much discretionary income.



# How often you have experienced any of the following?

■ Often ■ Sometimes



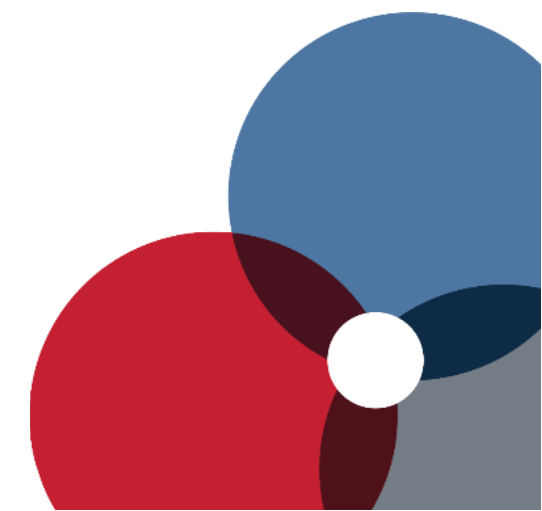


- Whether that is calling government organizations for eligibility redeterminations, nonprofit organizations for utility or rental assistance, medical institutions or private sector organizations for assistance with payment plans.
- In addition to the angst they felt from the rising costs, there was added frustration in the lack of empathy for help.
- One focus group attendee said “When you want to call the sales department, you’ll get an answer right away. But if you need customer service, it takes forever.”
- Another attendee chimed in and said that she “**knows all of the Cleveland Clinic jingles.**”



# Who's to blame? - Responses

- Big business
- Supply Chain Issues
- Labor strikes
- Workforce Issues
- Immigration
  - “The government takes money and gives it to other countries. But we aren't taking care of the people here. We aren't spending money on people here.”

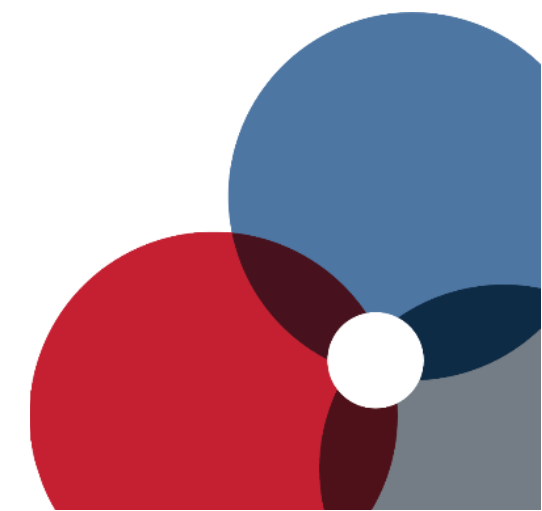




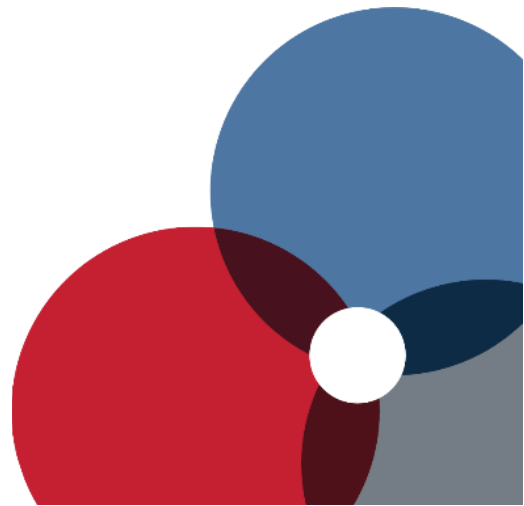
**POLITICIANS**

# Specifically...

- Anger at both parties. Both former and current President and Congress. National and state governments.
- Tax cuts given to wealthy
- “The politicians are not doing their job. They have given in to special interests.”

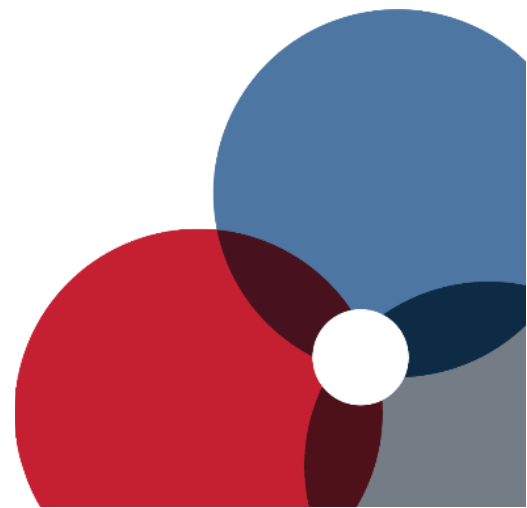


What would help?



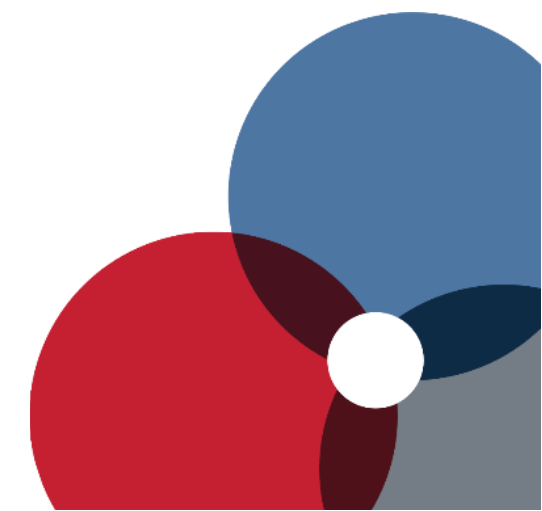
# What would help? - Focus Group Attendees

- Tax Reductions
- Tax credits
- Universal Basic Income



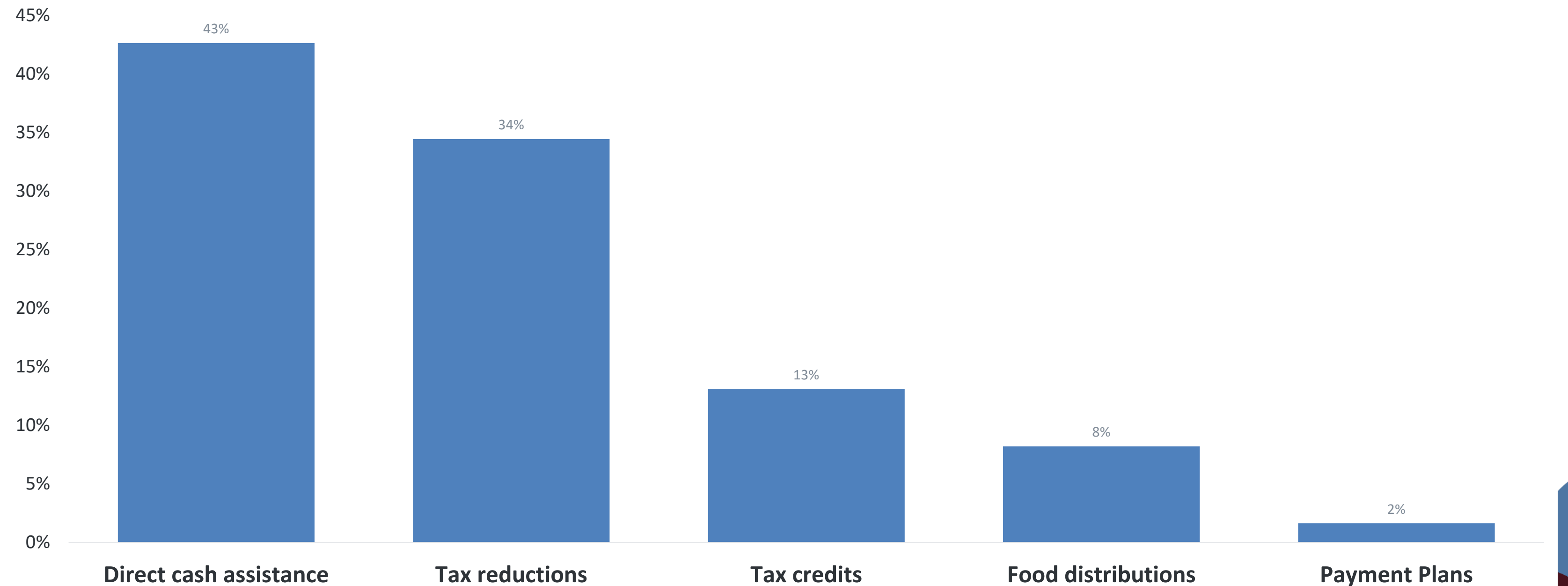
# What would help? - Electronic Survey

- Direct cash assistance
- Tax deductions
- Tax credits
- Food distributions
- Payment Plans

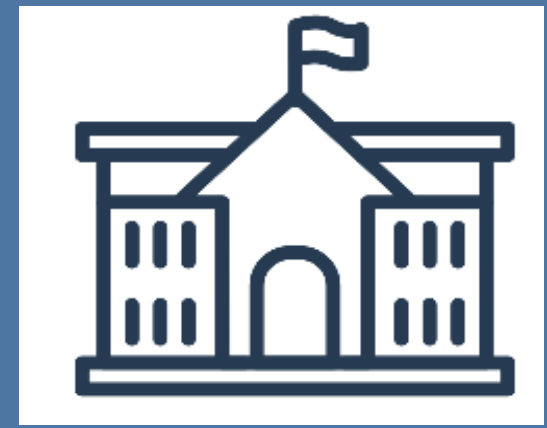


# What would help? - Electronic Survey

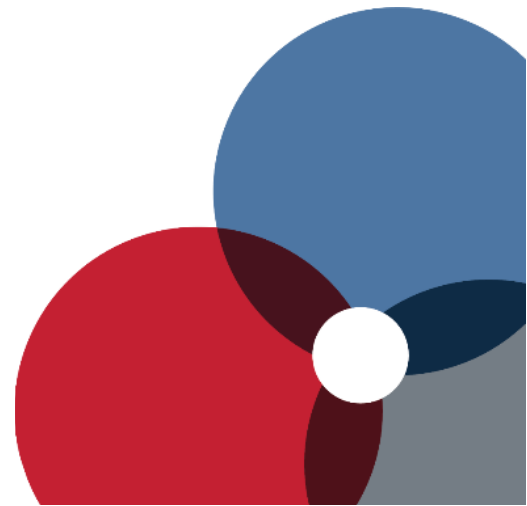
*What would be most helpful to you to assist with rising costs?*



# Local Government

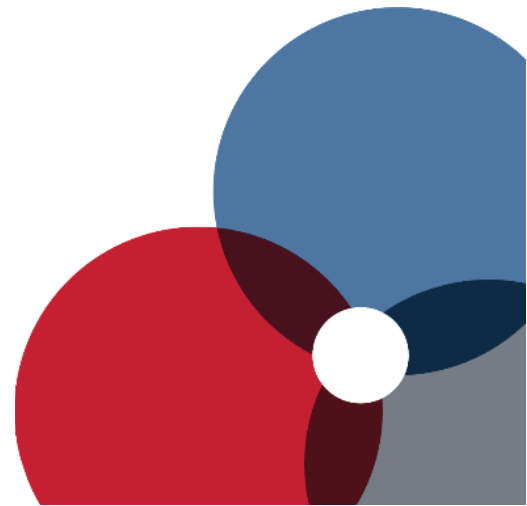


- In spite of the vitriol directed towards politicians, local governments actually received high praise, citing the role that local government plays in providing programs that specifically assist older adults.



# Senior Centers

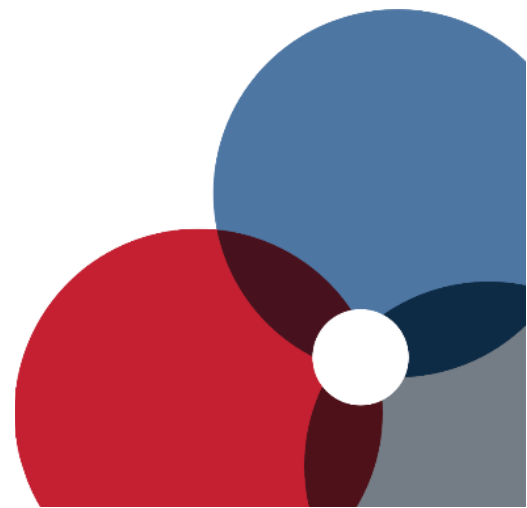
- When encountering difficulty with paying utility costs, senior centers are frequent places to turn for assistance.
- In cold weather, older adults can go to try and be warm.
- Additionally, they have air conditioning in the event of extreme heat.





# Senior Centers (Cont.)

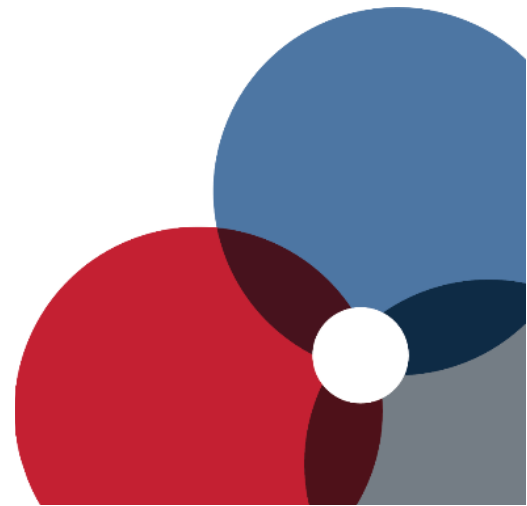
- To combat high food prices, senior centers sometimes have cheaper and healthier food than grocery stores.
- Senior centers can become family. One respondent after a cherished child passed away, it was the senior center that saved them.
- Another group described the REACH program, which provides outreach to check in on older adults.
- Senior centers often have social workers on staff.



# Social Workers

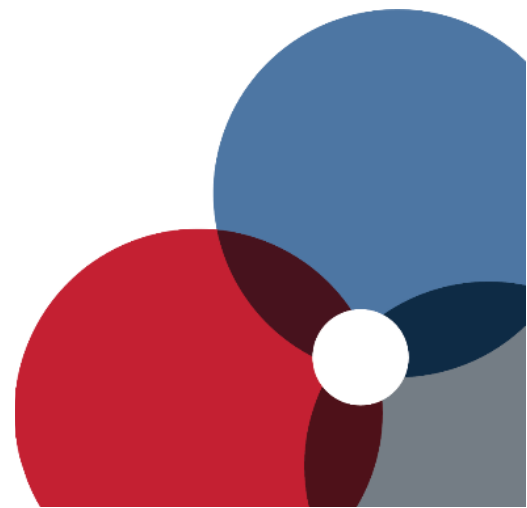


- Social workers were frequently seen as “God-sends.”
- Across the county, social workers were the go-to for information and for help. Finding housing, setting up medical appointments, getting documents, as well as distribution of gift cards on occasion.
- If older adults have questions, the social workers can usually find an answer.



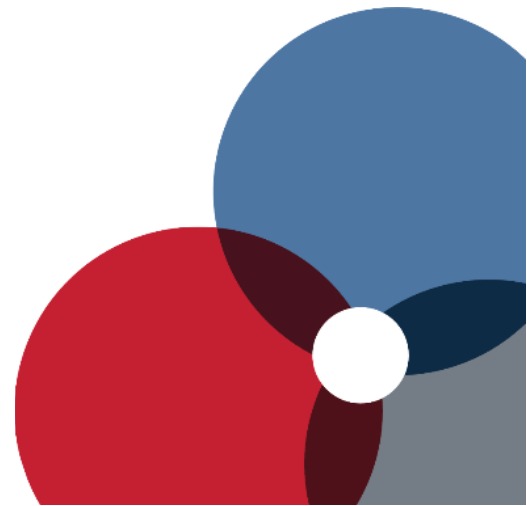
# Faith-based institutions

- When asked where people turned for assistance, “church,” and other religious references came up in several instances.
- Indeed, faith-based institutions were and are a destination for information.
- Respondents in focus groups reported that they are beginning to reestablish communication with their local faith organization, but it remains difficult.
- Catholic Charities was also a recipient of positive feedback, with some respondents saying “We are blessed to have Catholic Charities.”



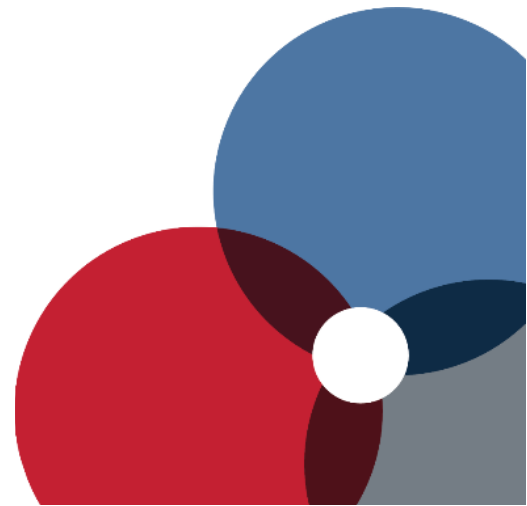
# Calls to action

- Creating avenues for resident engagement
- Demonstrating how community input shapes government responses
- Coordinating resources between providers can help older adult residents see that people are collaborating at all levels of government on their behalf.



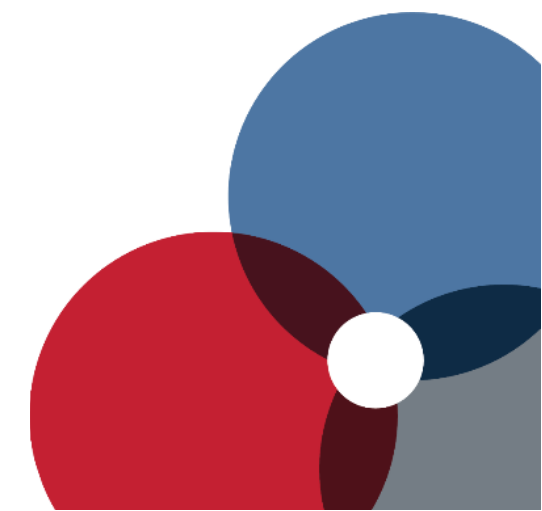
# Personal Reflections

- The author was surprised and deeply moved to hear how many people said “thank you” to him coming to hear them, as they shared their stories, their joys, their pain, and their frustrations.
- Some participants were genuinely surprised to know that someone wanted to document their experiences, in order to better inform the public policy process and help them through this perilous fiscal time.



# Personal Reflections

- This is a tough time for many, but by supporting older adults, we can strengthen families and communities.
- They need to continue to know that somebody cares.

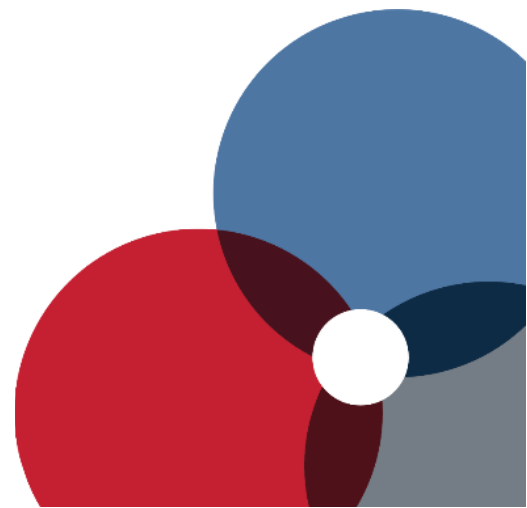


# You are that somebody!



Caregivers  
Social workers  
Public servants  
Advocates  
Business owners  
Faith leaders  
And more...

THANK YOU FOR CARING!



# Thank you!

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[wtarter@communitysolutions.com](mailto:wtarter@communitysolutions.com)

