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Ways Seniors Can Live on Reduced Incomes

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Linda Fodrini-Johnson is the executive director of Eldercare Services, a licensed marriage, family and child counselor, and a certified care manager.

Village is a community membership-based non-profit organization founded as a one-stop resource to provide a wide range of services to empower Lamorinda residents to remain independent and confident in their homes and communities as they grow older. You can sign up to be on the e-mail list of the "Lamorinda Village" (planned to begin late next year) by going to their website www.LamorindaVillage.org and clicking the "Get Email Updates" link at the top.

The Rotary Club of Lamorinda Sunrise offers free minor home repairs like fixing leaky faucets or stuck drawers. You might have to pay for the parts but they do the labor. Go to www.rotaryhometeam.com to learn more.

One of the choices for those on limited income is to rent out a room in your home - but, do your homework before inviting a stranger to live with you. Some elders decide to live with children or other relatives so that some costs can be shared. But, again, I suggest working with a Professional Care Manager (www.eldercareanswers.com is my website or www.caremanager.org nationally) before making such a move. Look under all those rocks that might make everyone uncomfortable so that you can have a successful outcome.

How to ask your children for help, should you need it, will be the subject of my next column.

Staying healthy will keep you from using that nest egg - so stay engaged to keep your mind fit, keep stress in check, exercise for the body and the mind and eat a heart-healthy diet full of fruit and veggies. But, don't forget the dark chocolate - for life is short and we can't forget dessert!

Often, when one retires these days, the person is left with social security only. If you are fortunate to have a pension, cash savings and/or the money you saved in an IRA or 401K, it will also be there to support your "Golden Years!" Many of us have planned for retirement and we think we have what we need.

The big "however" is that we are living longer and the price of a bag of groceries will double over the years as inflation takes a bite out of what one has to live on. Then there is the unexpected or the needs of others in your family that might also have eaten into your savings.

Usually our biggest asset is our home so if you find yourself not able to cover normal living expenses, downsizing might be an option for you - but, before you do so, you might want to consult a tax attorney or your financial planner. Also, there are options for using the equity in your home in programs such as Reverse Mortgages.

If it is care you need and either you or your spouse was a veteran that served during any wartime, you might be entitled to benefits of up to \$1,900 per month from the "Aid & Attendant" entitlement from the Veterans Association. One of the most important issues for most of us is to know what we are entitled to and I suggest that you consult a government website such as www.benefitscheckup.org. You may be surprised at the entitlements available to you- even I was eligible for a pass to the National Parks!

It is important to stay connected to local organizations that might have information on programs for seniors in your local area that are not available to others in different locations - often these benefits can assist with costs; like low cost community meals, transportation or reduced rates on home repairs or even home care services. Lamorinda

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