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Seniors postponing retirement

EDITOR'S NOTE: This is the first of a two-part series about senior citizens who cannot afford to retire, a growing phenomenon in an increasingly aging society.

By MAGGIE BORMAN

The Telegraph

The American dream of a comfortable retirement after years of hard work is a reality for some senior citizens, but not all.

For some people, growing old means mere existence above the poverty level.

"I have worked since I was 18 years old, with a few gaps in there to raise my babies," Willie Silas, 67, of Madison, said. "In my situation I can't afford to retire, and even with my health problems, I feel I am too young to just sit down and not work and try to live on Social Security."

Silas is a widow who worked at Southwestern Illinois Community College in Granite City under a Title V program before starting at the Venice Senior Center in Venice, Ill. She got the job through the Wood River American Association of Retired Persons Foundation Senior Employment Service.

According to the Comprehensive Analysis of Aging in America released in March by the U.S. Census Bureau, the financial circumstances of older people have improved dramatically, although there are wide variations in income and wealth.

The report states that the proportion of people aged 65 and older in poverty decreased from 35 percent in 1959 to 10 percent in 2003, mostly attributed to the support of Social Security. However, for seniors dependant on Social Security alone, having to work after retirement is not an option, it's a necessity.

"From what I have seen, we have two different types of senior citizens. (One category) are the ones that are in relatively good health and choose to work after retirement to remain active and involved or serve as volunteers to give something back to the community," said Jonathan Becker, executive director of Senior Services Plus in Alton. "But the majority I see working with AARP are seniors that have to work because they have no pension and simply cannot survive on Social Security."

Bob Clark, the director of Wood River AARP Foundation Senior Employment Service, is in a unique position to understand the situation.

"My job here ... never ceases to amaze me," Clark said. "I have seen monthly Social Security checks for as low as \$18 ... and many of our clients have to decide whether to buy medicine or food to eat."

Silas' supervisor at the Venice Senior Center was Esther Gardner, who recently retired. Gardner felt Silas was adept at her job and recommended she complete a 16-hour course to become licensed as a site nutrition manager for the center.

At the center, workers serve seniors on site at noon every day, as well as send meals out to 32 homebound seniors.

"I have to work to make ends meet, and even though I do have health issues, I love my job and love working," Silas said. "However, need will make you work."

Silas said she draws a widow's Social Security that supplements the income she gets from working four hours a day at the center.

"If it wasn't for my widow's monthly allotment, I would have to look for a higher-paying job or actually think about working a second job," Silas said. While I am making more money now, as this position is considered a job and not training, it still isn't always enough."

Silas said that if her health holds, she will continue working and not apply for Social Security. She is working to pay off bills and

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saving for retirement. If her health fails, she said, she would have a tough time making it on Social Security -- in fact, it would barely cover her basic needs. She is confident, however, that her five adult children would assist her financially.

Many people, particularly women, are in similar straits. Many delayed their employment years, raising children, while others never worked at all.

Sharon, who prefers not to have her last name used, is a 56-year-old Granite City resident who lost her job as a satellite dish/direct television office manager after seven years when the company went out of business in March.

"There was about a four-week window when I was unemployed where I thought if something didn't turn up soon I would have to depend upon my brothers and sisters for help," she said. "I was out of work about two months when I read the Wood River employment service AARP advertisement in the paper and called immediately."

It was only two days before AARP placed her at the Illinois Employment and Training Center in Glen Carbon, one of AARP's host training agencies.

Sharon said that while her current position is considered training, she is thankful for the paycheck she receives while getting training, adding that the additional benefit for her is the fact that she is at the office every day so has easy access to newspaper and Internet employment ads.

"I am hoping to find employment as an office receptionist or in customer service, but I can't say enough about AARP Wood River and their services for seniors," Sharon said. "I really don't know what I would have done if it had not been for them getting me my current temporary job."

Many seniors have set aside what they felt was adequate savings for retirement to supplement Social Security, only to have their financial apple cart upset by unforeseen events.

"We were sitting pretty until my late wife began having a series of strokes. We had a really nice nest egg set aside, but medical costs just ate it up," a 79-year-old Greene County resident said as he dined recently at the Greene County Senior Citizens Center in Carrollton.

The gentleman, who preferred his name not be used, said he is a former seed corn plant manager who retired in 1990, then worked at a hardware store from 1991 to 1999. He opened his own lawn mower repair shop to help make ends meet and still operates the shop.

"I just can't make it on Social Security. If it wasn't for my son helping me out, I don't know what I would do," he said.

The Greene County resident owns his own home, and between paying taxes, upkeep, home, car and medical insurance, he has to operate on a very tight budget.

"I am frugal. Even with a bum knee, I still love to attend country music dances and area church picnics and suppers. I shop for other needs at yard sales and the Salvation Army. Today I am leaving the center to go shop for cheaper car insurance."

"I know there are a lot of seniors worse off than I am, so I try not to complain too much," the soft-spoken man said. "But what really makes me mad is knowing how many people like me are trying to eke by when our legislators go and give themselves a big fat raise. I would like to see them try to have to get by on what most of us seniors do."

Social Security continues to provide the largest share of income for many older Americans, according to the U.S. Census Bureau.

The 2006 Illinois Poverty report by Mid-America Institute on Poverty of Heartland Alliance issued last year stated that nearly half of Illinois seniors would be in poverty without Social Security benefits. The report said Social Security is the primary income source for two-thirds of Illinois seniors; 33 percent of Illinois seniors rely on Social Security for less than 50 percent of income; 34 percent rely on Social Security for 50 percent to 90 percent of income; and 33 percent rely on Social Security for more than 90 percent of income.

The report said 9 percent of Illinois seniors lived in poverty in 2004 and 36.3 percent lived in near-poverty.

The federal poverty guideline for 2006 was \$9,800 for a family of one and \$13,300 for a family of two.

In 2003, senior men had a median income of \$20,363, while senior women had a median income of only \$11,845.

Despite the positive impact of Social Security, the report said 70 percent of senior Illinois women living alone live near poverty.

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