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State told to plan for increase in senior citizens

By [Kate White](#)

CHARLESTON, W.Va. -- West Virginia lawmakers were told Monday to start planning now for a senior citizen population expected to add about 150,000 people by 2035, while the number of working-age adults declines.

To make those plans, advocates said, legislators should take more factors into account than just how much money senior citizens make.

"The State of Older Adults in West Virginia – Economic Security and the Over 65 Population," a report by the state Center on Budget and Policy, detailing the financial needs of elders, was released to a select committee on PEIA and seniors and long-term care Monday.

The Elder Economic Security Standard, which provides a more detailed cost of living assessment, based on geography and individual households, should be used when determining needs and would provide a more "decent life" for a growing population of seniors rather than federal poverty level guidelines, according to Phil Schenk, director of the state Partnership for Elder Living.

"The Elder Index is an important tool in understanding the real nature of elder economic insecurity in West Virginia. Instead of defining economic insecurity as simply being in poverty, the Elder Index provides a more complex look at the cost of staying in one's own home during the retirement years," according to the report.

"No longer do we need to base our state policy on the antiquated federal poverty thresholds. Now we have information about what it costs for elders to live here and what income and support services elders have to meet those needs."

In about 20 years, one in four West Virginia residents will be 65 or older, the report states. Those over the age of 85 will increase by around 90 percent by 2035.

At the same time, the number of working age West Virginians will drop by more than 9 percent, making "it increasingly difficult for West Virginia to fund important programs for seniors," according to the report.

"This will have enormous implications for West Virginians," said Renate Pore, health policy analyst for the Center for Budget and Policy.

In West Virginia, 45 percent of seniors have a disability, compared to 37 percent nationally, Pore told lawmakers. More than one-third of the state's seniors are in poor or fair health.

Health care and housing are senior's largest expenses, and 60 percent rely almost entirely on Social Security, Pore said.

"Only about 11 percent of West Virginia elders live in poverty," she said – but added that's not the question that should be asked.

"It's not adequate -- the poverty level is very low and people can't get by on that," Pore said after the meeting. "We need to be looking at a different threshold. The [Elder Index] is still very modest."

Demographics like age, race and sex of seniors in the state were studied, as well as the efficiency of programs meant to help seniors are outlined in the report. The study recommended, among other things, an increased effort to weatherize homes, streamlining the application process for assistance and increasing awareness of need-based programs, which are often needed and not utilized.

Medicaid should invest in providing more home and community based care. When seniors are forced into nursing homes, it costs the program more money, she said.

While states now have the option of whether to expand Medicaid, under the Supreme Court's decision on the Affordable Care Act, House Health and Human Resources Chairman Don Perdue, D-Wayne, said, because of the rising senior population, an expansion is inevitable.

"Because of the demand it's going to expand, you don't even have to worry about the politics," Perdue told the Gazette.

While the Supreme Court late last month largely upheld the Affordable Care Act, the court threw out a provision requiring states to expand Medicaid to 133 percent of the federal poverty line.

States now have the option about whether to expand. The federal government will fully fund the expansion for the first three years, should the state so chose.

"We should no longer be content to say, 'we have some elders in this state that need some help,' when data show that most elders in West Virginia do not have the resources to exist without help," according to the report, which breaks down information on seniors county by county.

Perdue said lawmakers must immediately begin studying the effects the "senior tsunami" will have on the state.

"It's pretty clear, we're reaching a point where there's going to be a crash," he said.

Schenk, with the Partnership for Elder Living, said it's widely known that the nationwide population is aging, and that with age health problems increase.

"But there isn't anything being done about it," he said. "This [report] will hopefully encourage [lawmakers and the public] to stop and look."

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Posted By: trapper58

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The issue is not that 1/4 of our population is over 65. We should have programs to support the elderly. The problem is that more than 50% of West Virginia adults between the ages of 18 and 65 don't work and they milk the system dry. Cut these people off and fund the programs for the elderly. As Paul Harvey once said, "Until our government always poverty to return to the dismal state defined by Webster, there will be no incentive for many of our citizens to hold a job".

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