

THE CAUCUS CORNER

The National Caucus and Center on Black Aging, Inc. (NCBA)
Monthly Newsletter

April 2022

AGING NEWS TODAY



CDC Recommends 4TH COVID-19 Booster Shot

Data continue to show the importance of vaccination and booster doses to protect individuals both from infection and severe outcomes of COVID-19. For adults and adolescents eligible for a first booster dose, these shots are safe and provide substantial benefit. During the recent Omicron surge, those who were boosted were 21-times less likely to die from COVID-19 compared to those who were unvaccinated, and 7-times less likely to be hospitalized. CDC continues to recommend that all eligible adults, adolescents, and children 5 and older be up to date on their COVID-19 vaccines, which includes getting an initial booster when eligible.

Following FDA's regulatory action, CDC is updating its recommendations to allow certain immunocompromised individuals and people over the age of 50 who received an initial booster dose at least 4 months ago to be eligible for another mRNA booster to increase their protection against severe disease from COVID-19. Separately and in addition, based on newly published data, adults who received a primary vaccine and booster dose of Johnson & Johnson's Janssen COVID-19 vaccine at least 4 months ago may now receive a second booster dose using an

These updated recommendations acknowledge the increased risk of severe disease in certain populations including those who are elderly or over the age of 50 with multiple underlying conditions, along with the currently available data on vaccine and booster effectiveness.

For more information visit: <https://cdc.gov/media/releases/2022/s0328-covid-19-boosters.html>.

Consumer Financial Protection Bureau Estimates **\$88 Billion in Medical Bills on Credit Reports**

The Consumer Financial Protection Bureau (CFPB) today released a report highlighting the complicated and burdensome nature of the medical billing system in the United States. The report reveals that the U.S. healthcare system is supported by a billing, payments, collections, and credit reporting infrastructure where mistakes are common, and where patients often have difficulty getting these errors corrected or resolved.

“When it comes to medical bills, Americans are often caught in a doom loop between their medical provider and insurance company,” said CFPB Director Rohit Chopra. “Our credit reporting system is too often used as a tool to coerce and extort patients into paying medical bills they may not even owe.” This report details how medical bills are often incurred through unexpected and emergency events, are subject to opaque pricing, and involve complicated insurance or charity care coverage and pricing rules. In emergency situations, patients might not even sign a billing agreement until after receiving treatment. In other instances, patients, including those with chronic illnesses or who are injured or ill, may desperately feel that the need for medical care forces them into accepting any costs for treatment.

When those bills end up in collections, the repercussions can be far-ranging. Medical bills placed on credit reports can result in reduced access to credit, increased risk of bankruptcy, avoidance of medical care, and difficulty securing employment, even when the bill itself is inaccurate or erroneous. The report outlines how these repercussions are especially acute for people from Black and Hispanic communities, as well as people with low incomes, veterans, older adults, and young adults of all races and ethnicities.

The report describes challenges and sources of confusion when a person’s medical bills go into collection or are placed on a credit report. Bills may be sent to collectors by doctors, hospitals, parent companies, or groups representing a service provider, so there may be multiple charges for the same visit. The total billed amount can quickly become unrecognizable, and the time and effort needed to parse legitimate charges from inaccurate ones can become unmanageable.

Among the other key findings of the report:

- Medical debt affects tens of millions of households: Roughly 20% of U.S. households report that they have medical debt. The CFPB found that medical collections tradelines appear on 43 million credit reports. As of the second quarter of 2021, 58% of bills that are in collections and on people's credit records are medical bills.
- COVID-19 has made the situation worse: Both uninsured and insured patients incurred substantial costs to cover COVID-19 related services, including testing and hospitalization. To the extent people deferred routine care during the pandemic, costs and medical debt are expected to increase post-pandemic.
- Medical debt affects households unevenly: Past-due medical debt is more prevalent among Black (28%) and Hispanic (22%) individuals than white (17%) and Asian (10%) individuals. Medical debt is also more common in the Southeastern and Southwestern U.S., in part because states in those regions did not expand Medicaid coverage.
- Medical debt weakens underwriting accuracy: Previous research by the CFPB has shown that medical billing data on a credit report is less predictive of future repayment than reporting on traditional credit obligations. Some newer credit scoring models weigh medical collections tradelines less heavily, with dramatic effects; an updated FICO model resulted in an average 25-point increase in consumers' scores. However, there has been very little adoption so far, and the most widely-used models use the older, less accurate approach. As a result, people with medical debt, who are disproportionately Black and Hispanic, continue to be penalized with lower credit scores.

The CFPB will act to ensure that the consumer credit reporting system is not used coercively against patients and their families to force them to pay questionable medical bills. Specifically, the CFPB intends to:

- Hold credit reporting companies accountable: Federal law requires credit reporting companies to have reasonable procedures in place to assure that medical debt on consumer reports is accurate. Those procedures must include, if necessary, taking action against furnishers who routinely report inaccurate information. If furnishers, of medical debt or otherwise, are contaminating the credit reporting system with inaccurate reports, the CFPB expects the Big Three agencies to cut off their access to the system.
- Work with federal partners to reduce coercive credit reporting: The CFPB is working with the U.S. Department of Health and Human Services to ensure that patients are not coerced into paying bills more than the amounts due. In January, the CFPB issued a compliance bulletin that reminded debt collectors, credit reporting companies, and others that it is illegal to collect or report as owing a debt that is not legally due and owing, including where the billed amount violates the No Surprises Act.
- The CFPB also supported recent changes by the Department of Veterans Affairs that will reduce financial distress for veterans by requiring all other methods of debt collection to be exhausted before a veteran's bill is reported to the credit reporting agencies. The CFPB will also further investigate, in cooperation with its federal partners, how best to facilitate patients' access to financial assistance programs offered by medical providers.
- Determine whether unpaid medical billing data should be included in credit reports: The CFPB will conduct additional research on how medical billing, collections, and credit reporting practices affect patients and families. Informed by those findings, the CFPB will assess whether consumer credit reports should include data on unpaid medical bills.

Connect Younger and Older People



Our friends at Generations United are conducting a survey to identify and learn about programs and activities that connect younger and older people. They are especially interested in programs that engage participants from diverse communities and welcome responses from existing intergenerational programs and those seeking to establish them in the future. All responses completed by May 1st, 2022, will be entered in a drawing for a \$100 Amazon gift card. Take the survey by visiting: <https://www.surveymonkey.com/r/J2GDLG2>

Generations United launched this survey to further its commitment to elevating quality intergenerational programs that are inclusive and culturally, racially, and ethnically diverse. With support from RRF Foundation for Aging, they are working to review and evaluate existing definitions and tools in order to truly reflect and celebrate diverse programs, encourage their development, honor their accomplishments, and elevate diverse practitioners and leaders in the field. As part of this initiative, Generations United is working with national partners, including National Caucus and Center on Black Aging (NCBA) and the National Indian Child Welfare Association (NICWA), and convened an advisory group of stellar intergenerational practitioners, researchers, and experts to guide their work.

Learn more about the initiative [here](#).



7 Ways to Slash Your Grocery Bill

With inflation hitting 7.9 percent in February (a 40-year high) and food costs soaring the same amount year over year, getting groceries for you and your family is a lot pricier these days. Just how much depends on which state you live in. Food prices tend to be local, driven by supply and demand. That results in a price disparity from one city to the next.

Supply chain issues left over from the pandemic, skyrocketing gas prices, increased labor costs and strong consumer demand are all contributing to the surge in prices for everything from produce to poultry, with no end in sight. “The supply chain is not quite smoothed out yet, and the war isn’t helping,” Ilyce Glink, founder and CEO of financial wellness program Best Money Moves, says of Russia’s invasion of Ukraine. “When it comes to food, there’s not enough to go around, so prices will be a challenge for a while.”

Saving money at the grocery store may require a bit of creativity in this environment, but it isn’t impossible. There are several ways to reduce your grocery bill, including these seven strategies:

1. Cook from Scratch

Ready-made meals at the supermarket are quick and easy, but they can get expensive. Cooking from scratch is cheaper and often a healthier alternative, with fewer additives and

preservatives. That's important for older adults who have to watch their sodium intake or have special dietary needs.

When you cook from scratch, you tend to use the same basic ingredients over and over. If you buy them in bulk, you can save more. Often there are leftovers that can be used for additional meals. The key to saving when cooking from scratch is to understand the concept of cross-utilization, says Julien Saunders, author of *Cashing Out*. That occurs when you have one ingredient that is applied in multiple ways.

Take artichokes, for one example. They can be used in a salad one day, pasta another day and chopped for a sandwich the next. The same goes for fruit. They can be eaten at breakfast, added to a salad and used in a smoothie. "There are tons of ways to use ingredients, aside from restricting them to one meal or one type of cuisine," says Saunders.

2. Plan Meals in Advance

Meal planning is a great way to save at the grocery store. If you have a strategy for the week and list the ingredients you need, you aren't as likely to overspend. "Far too often, people go to the grocery store and treat it like a shopping experience," Saunders says. "They end up buying a bunch of things they don't necessarily need. Buying only what you need to make the meal is critical to saving money."

When meal planning, think about how one ingredient can be used several times during the week. A pound of pasta isn't going to set you back too much and can be prepared in different ways. Resist the temptation to shop while hungry. You might end up with a cart full of food you won't eat when you're not starving.

3. Buy Frozen Fruits, Vegetables and Sides

Many older adults live alone and consume less food than their younger counterparts. Appetites and tastes change as we get older. Buying fresh fruits, vegetables and meats is great, so long as you eat them before they go bad. A cheaper alternative is to buy some from the frozen foods section. "Frozen foods can be an effective way to save," Glink says. "It allows you to take one or two out and do more with less." Meatballs, fruits and vegetables are just a few examples of nutritious frozen foods that can be consumed

piecemeal.

4. Shop During Senior Hours

Older adults, typically those age 60-plus, can save on their grocery bills by shopping on senior discount days. Available at supermarkets across the country, these special days allow shoppers to get a percentage off their bills. Harris Teeter, a supermarket operator with stores in seven states and Washington, D.C., gives adults 60 and older a 5 percent discount every Thursday. Meanwhile, Uncle Giuseppe's Marketplace, which has stores in New York and New Jersey, offers a 5 percent discount for those 65 and older on Wednesdays. Many grocery stores around the country offer this type of discount, but the size and age requirement vary.

5. Tap government programs

Food insecurity is a big problem for older adults in America. According to the nonprofit Feeding America, as of 2019, there were 5.2 million seniors who were food insecure. That was before the COVID-19 pandemic hit and inflation skyrocketed. To combat that, the federal government operates the Supplemental Nutrition Assistance Program (SNAP). Formerly known as food stamps, the program provides eligible individuals with monthly benefits to purchase groceries at participating supermarkets and farmers markets. To be eligible for SNAP, your monthly income must be less than 130 percent of the poverty line in the U.S.

The Senior Box Program is another federally funded assistance program for adults 60-plus who have incomes at or below 130 percent of the poverty level. With this program, you get a box of food with set items for free. The food is purchased by the U.S. Department of Agriculture, which works with local nonprofits to distribute the boxes monthly.

6. Look for Discounts and Deals

Signing up for your local supermarket's loyalty program and clipping coupons can also save you money at checkout. Most grocery stores have taken their coupons online, making it easy to print them out before you enter the grocery store. AARP members have access to a bevy of coupons and discounts that can be used at supermarkets across the country. Anyone can use store rewards cards, which let you get cheaper prices for food.

Many supermarkets and retailers also sell store-brand products that offer the same quality as the brand names, but at a cheaper price. In the past, the term “generic” had a stigma to it. But retailers have realized that it’s a big moneymaker, and, as a result, have improved the quality of their generic brands.

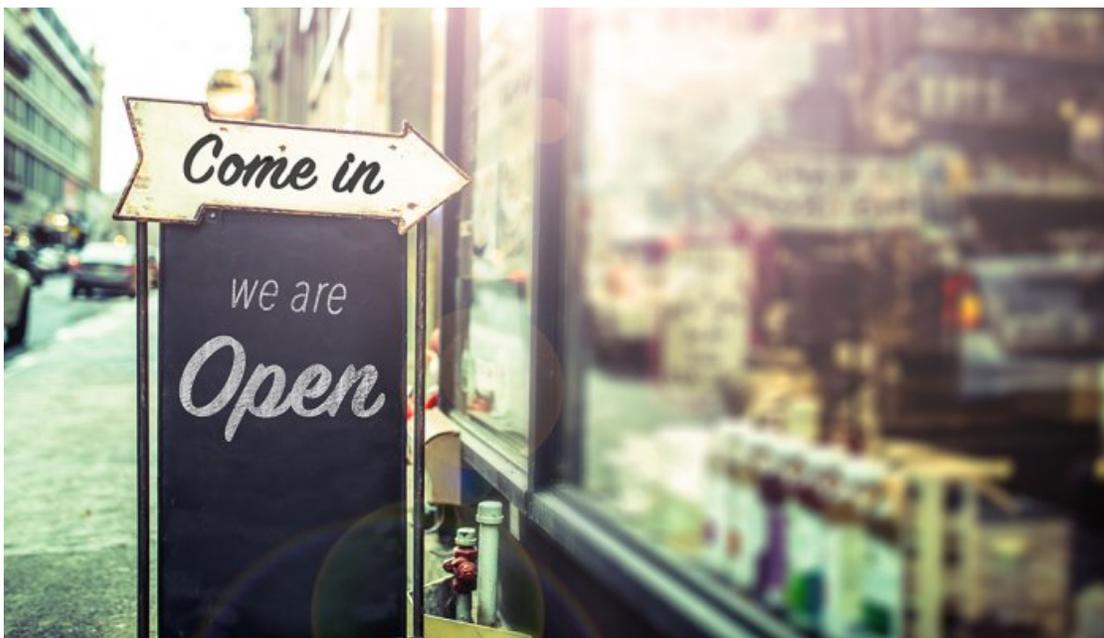
7. Use a Vacuum Sealer

Freezing meats and prepared food in freezer-safe bags can extend its life and shave money off your grocery bill. To make foods last even longer, Saunders suggests investing in a food vacuum sealer. It can set you back anywhere from \$25 to \$200, but it does mean you can buy bulk meat or produce, cut it up, seal it and have it for the future. Air that’s left in freezer bags is what causes freezer burn. With a vacuum sealer, you remove the excess air. That preserves the flavor and quality of the meat for longer, Saunders explains.

“If you go to the farmers market, an entire tenderloin beef may cost you \$60. But you’ll end up with 10 steaks — which is far less expensive,” Saunders adds.

For more information, <https://www.aarp.org/money/budgeting-saving/info-2022/grocery-shopping-cost-cutting-tips.html>

EMPLOYMENT



How 3 Women Started Businesses After 40

On the morning of Dec. 22, 2018, sisters Nikki Howard and Jacqueline Wright awoke to the news of a government shutdown, which meant no paychecks for them for the foreseeable future. With Christmas just days away, their financial security was threatened.

Fueled by their mother's encouragement, Howard turned to her recipe book and her sister with an idea. The women decided to use their baking hobby to support their families temporarily. They launched with just two cheesecake flavors but quickly attracted thousands of orders. Their business completely outgrew their kitchens in a matter of weeks. Today, Furlough Cheesecake has a store at the National Harbor near Washington, D.C., and has been profiled on *The Ellen DeGeneres Show*. A perfect storm where circumstance met opportunity gave birth to their thriving business, like the stories of many female founders.

Entrepreneurship in the quest for equality

Every March, we celebrate Women's History Month with deep reflection on the contributions, sacrifices and advances of female historical figures. Each generation stands on the shoulders of the former seeking to achieve its own defining moments. In the 20th century, women's suffrage was a centerpiece at the forefront of the national conversation on equality. In the 21st century, entrepreneurship could be the vehicle to equity, as women and their allies advocate for gender rights, inclusion in the workplace and financial security.

The boom of women-owned businesses in the past two years alone suggests a larger trend bubbling underneath the surface of the Great Resignation. Not only has the pandemic created job uncertainty for millions, but it also has accelerated the twin pressures of limited financial resources and increased caregiving demands. Many older women — aware of the biases of ageism and sexism — are choosing to find new ways to earn money in the face of such volatility.

In the 2019 study "Age and High Growth Entrepreneurship," MIT researchers challenged the assumption that young people are more likely to produce the most successful new firms. According to their analysis, the most successful entrepreneurs are middle-aged, not younger. The typical age of founders among the fastest-growing new businesses in the study was 45.

Finding Light in Dark Times

That's encouraging data for aspiring women entrepreneurs over the age of 40. The risks of starting a business after 45 didn't deter Mesha Mebane, CEO of Infrared Vision. In fact, a cancer scare, the death of her only child, and an unfulfilling career propelled her to find her passion and purpose.

Mebane felt her life was like *Groundhog Day* — stuck in the same cycle over and over. She started asking herself whether she was living or just existing. It was at that moment she became aware of the need to for a change. Today, Mebane is a mindset mentor and financial coach for people age 40 and older who are experiencing career difficulties, ageism, financial dysfunction and major life events like divorce. She launched Infrared Vision during the pandemic to help her clients build a second act in their careers.

She says her company's name was inspired by the properties of infrared light, because it mirrors her personal journey. "Infrared light gives you the ability to see things in the dark," Mebane says. "I help people discover what they cannot see. I help them create a vision for themselves through the right mindset, to execute their visions."

Howard, Wright and Mebane's stories showcase a tapestry of resilience, purpose and redefinition of self when the opportunity arises. For Howard and Wright, the sudden loss of consistent income made it necessary to find a new way to earn money. For Mebane, life challenges brought her to the point of reexamining her needs and goals. The same motivations that inspired these women to start their own businesses also are fueling the Great Resignation at large.

With so many women thinking about what they value in their careers, we might soon be at the tipping point of female entrepreneurship.

Interested in starting your own business? Visit the [Supporting Women-Owned Businesses](#) section on the Small Business Resource Center for the 50+ website for tip sheets, guides and more information.

For more information, visit:

<https://www.aarp.org/work/small-business/how-three-women-started-businesses/>

HEALTH

Alzheimer's Disease Facts and Figures

2022 Alzheimer's Disease Facts and Figures, an annual report released by the Alzheimer's Association, reveals the burden of Alzheimer's and dementia on individuals, caregivers, government and the nation's health care system.

The accompanying special report, "More Than Normal Aging: Understanding Mild Cognitive Impairment (MCI)", examines the challenges that physicians and the American public face in understanding and diagnosing mild cognitive impairment (MCI), which is characterized by subtle changes in memory and thinking. It is estimated 10% to 15% of individuals with MCI go on to develop dementia each year. **For more information, visit:**

<https://www.alz.org/alzheimers-dementia/facts-figures>

**Share the facts and join the
fight. #AlzheimersinAmerica**



2022 Alzheimer's Disease Facts and Figures


1 in 3

seniors dies with Alzheimer's or another dementia

Over **11 million** Americans

provide unpaid care for people with Alzheimer's or other dementias



These caregivers provided more than 16 billion hours valued at nearly

\$272 billion



In 2020, COVID-19 contributed to a

17% increase

in Alzheimer's and dementia deaths

In 2022, Alzheimer's and other dementias will cost the nation

\$321 billion

By 2050, these costs could rise to nearly

\$1 trillion

Between 2000 and 2019, deaths from heart disease have

decreased **7.3%**

It kills more than **breast cancer and prostate cancer**

combined

while deaths from Alzheimer's disease have

increased **145%**

More than **80%** of Americans know little or are not familiar with mild cognitive impairment (MCI), which can be an early stage of Alzheimer's.

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alzheimer's 
association

HOUSING



Will Downsizing Be the Downfall of Your Relationship?

The need to downsize presents itself in many ways: deciding to move to a smaller space; the beginning or end of a relationship; tackling a parent's estate, or just deciding to finally take charge of your junk so that someone else won't have to.

Doug and I had been together two years when he decided to put his house up for sale since it was too expensive to maintain on his own. Between us, we had nearly sixty years of married life under our belts, but the joint trauma of "gray divorce" had left us both still feeling skittish about living together so he decided to opt for an apartment.

But as chance would have it, his house sold immediately and suddenly there was a firm moving date. Many things in life make me anxious, but decluttering is not one of them. I've made four transatlantic moves and learned to purge as I go, so the process seems intuitive. I do understand, though, that many people really struggle with this and particularly when nostalgia is involved.

Decluttering Can Be Overwhelming

I already knew that Doug was sentimental, and this is one of the things that had made me fall in love with him. And, I had seen his basement which was packed floor to ceiling with ... stuff. Not everything was his, since the house had been the family home for many years. But there was also, incredibly, a costly storage unit. And although Doug's superpower is compartmentalizing (ironically!) he became overwhelmed and unsure how to begin.

Watching someone struggle with this slow process is excruciating. There were boxes of childhood drawings to sort through – both his own and those of his children. While I delighted to see his first Crayola cowboys riding across the page, it was clear only part of the posse could join him on his move.

We then uncovered a 1963 Plymouth Fury car model (partially completed, of course); two kettles, neither of which worked; multiple incarnations of Trivial Pursuit games; VHS tapes of "important" baseball games; curled scrolls from fortune cookies ("We had the Moo Shui

pork that night!"); ancient keyboards stacked like pizza boxes; User Guidelines for appliances long since departed; carafes that will never fit beneath another coffee maker; tangles of evil smelling Christmas tinsel and yellowing magazines hailing a new product called Brylcreem.

And that was just the first shelf.

Doug also had a distorted sense of "treasure." He was keen to show me a portable "fat-back" TV that still worked and certainly, when plugged in, the power sizzled on. However, I couldn't help but notice that NBC news anchor Lester Holt's handsome face was being obscured by a giant number 8 – in red.

"You don't even notice that after a while," he shrugged happily, noting my frozen expression. "The kids will love this, right?"

I immediately recalled that "help me" look in their eyes when he'd tried to send them home with some especially hideous lamps, better suited to a 1950s funeral home. This is not how you encourage your kids to visit more often.

Designate Piles, Use a Timer and Other Ideas

Like many women, I sought counsel at my place of work and received some wildly varying advice. One woman, frustrated with her husband's increasing collection of rags, decided to secretly discard a few herself each week. But one day he came up from the basement and asked in a panicked voice: "Where are my rags?" This story did not end well.

Another situation involved a husband who insisted on devoting an entire cupboard in the garage to what appeared to be a gleaming wall of silver. Closer examination revealed towers of flattened toothpaste tubes, reserved for some unknown future need. (And when was the last time anyone saw a metal toothpaste tube?)

More than a few chums thought I was being "too soft."

"I'd have that stuff on the curb so fast," one friend commented over wine. "Do it as he sleeps!"

This did not strike me as the ideal tone for a trusting relationship and I also had no interest in assuming responsibility for items that weren't even mine.

In the end, I chose the middle road. I would be fine with whatever he wanted to keep (and in fact, had already cleared space in my own basement for extra storage) but something – a lot of something – was going to have to go.

The closing deadline was certainly key and within days, Doug was sorting through clutter like a blackjack dealer in Vegas.

Here are a few tips that worked:

1. Challenge statements such as: "This could be worth something!" or "I'm going to frame/fix/upholster that someday." Really?
2. Designate piles on the floor for garbage, recycling, thrift store. You may also need one for "To Be Determined" but make it the smallest and deal with it as you go. Facebook has Buy Nothing sites in many communities where neighbors can post unwanted treasures for free.

3. Use a timer. Hokey as it sounds, a little bit, every day gets the job done and a time limit makes the commitment less onerous.
4. Know what you have. Label contents on a paper affixed to boxes or better yet, clear plastic bins.
5. Consider this – if you love something so much, WHY is it in storage? We emancipated a beautiful vintage radio, an antique print and a handmade toy stable.

A few years later, Doug moved into my house. While the basement here is not pristine, it's no longer the great unknown. Many times, we've laughingly recalled those "Dumpster Days" and each time Doug shakes his head in disbelief: "I still couldn't tell you what I had."

For more information, visit: <https://www.nextavenue.org/will-downsizing-be-the-downfall-of-your-relationship/>

UPCOMING EVENTS

In 2022, NCBA will host a series of webinars that will cover a wide range of topics on issues, challenges and/or opportunities that may arise throughout **YOUR** lifetime.

May 3, 2022 (EST)

1:00 pm - 2:00 pm

"Healthy Living for Your Brain and Body"- Learn how your brain and body benefit from healthy living practices.

To register, click on the link below:

https://us02web.zoom.us/webinar/register/WN_HJ40z2xqRXGITYk1T25Elw

May 5, 2022

1:00 pm - 2:00 pm (EST)

"Diabetes"- Learn about a form of diabetes which typically develops in later life and is associated with being obese.

To register, click on the link below:

https://us02web.zoom.us/webinar/register/WN_anutqXmSaOK3gIS6M2j6A

May 12, 2022

1:00 pm - 2:00 pm (EST)

"Diet and Physical Activity for Cancer Prevention" - Learn how healthy eating, nutrition, and exercise help prevent cancer and other chronic diseases.

To register, click on the link below:

https://us02web.zoom.us/webinar/register/WN_LrkQg2nGTgqyHDbiDbw70Q

May 17, 2022

1:00 pm - 2:00 pm

"Scams and Fraud" - Learn how to protect yourself from scams and fraud.

To register, click on the link below:

NCBA SOCIAL MEDIA



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You're also welcome to learn more about NCBA by visiting our website at www.ncba-aging.org

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