



# Feeling the Pinch: The Daily Impact of Inflation on Cuyahoga County's Older Adults

*Prepared for Cuyahoga County  
Division of Senior and Adult Services*

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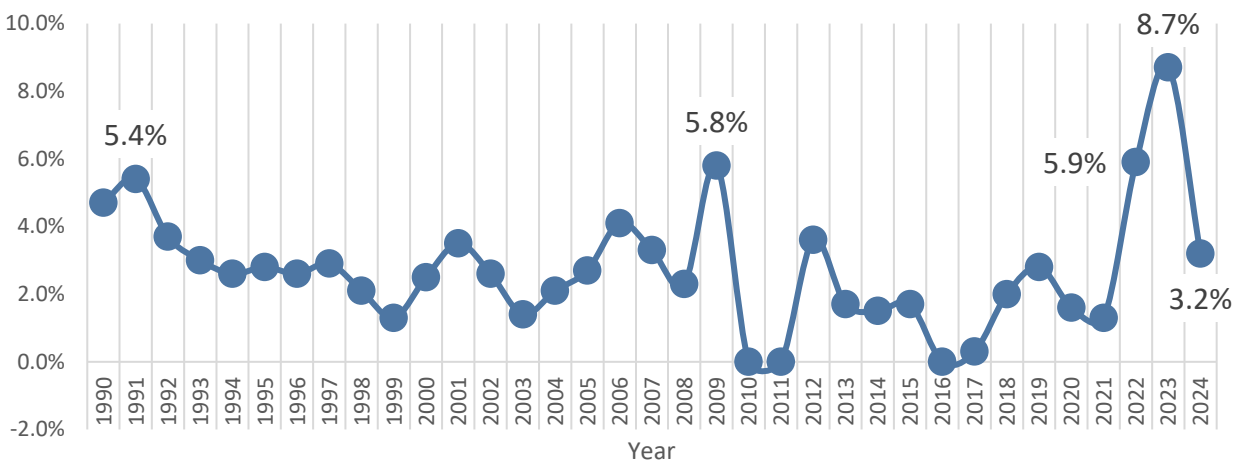


## INTRODUCTION

As the COVID-19 pandemic began to recede, people in Cuyahoga County and across the country encountered new challenges in the form of rapidly increasing prices for everyday goods and services. Driven by outside economic forces, the high inflation of the past years has hit individuals and families with little discretionary income especially hard. This includes older adults, many of whom are on a fixed income.

The Cost-of-Living Adjustment (COLA) for Social Security is perhaps the clearest display of the inflation that older adults are facing, since it is designed to “ensure that the purchasing power of Social Security and Supplemental Security Income (SSI) benefits is not eroded by inflation.”<sup>1</sup> It is based on the Consumer Price Index, which is considered the standard measure of inflation. COLA for 2024 increased Social Security benefits 3.2 percent. This follows increases of 5.9 percent for 2022 and a near-record 8.7 percent for 2023.<sup>2</sup> The COLA for the past three years has been the greatest since 1982, vividly demonstrating the impact of rising prices on the purchasing power of older adults. It means that a benefit of \$10,000 in 2021 would be \$11,880 today.

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



Challenges related to rising prices, especially for food, housing, medical care and medications are just the latest in a string of challenges facing older adults and the network of agencies which seek to serve them. Older adults were especially at risk of hospitalization and death due to COVID-19<sup>3</sup> and many organizations had to adapt the ways in which they met the needs of older adults in the face of social

<sup>1</sup> Social Security Administration, “Cost-of-Living Adjustment (COLA) Information for 2024”, <https://www.ssa.gov/cola/>

<sup>2</sup> Ibid.

<sup>3</sup> Freed, Meredith et al. “Deaths Among Older Adults Due to COVID-19 Jumped During the Summer of 2022 Before Falling Somewhat in September” *Kaiser Family Foundation*, October 2022. <https://www.kff.org/coronavirus-covid-19/issue-brief/deaths-among-older-adults-due-to-covid-19-jumped-during-the-summer-of-2022-before-falling-somewhat-in-september/#:~:text=As%20of%20the%20week%20ending,all%20COVID%20deaths%20to%20date.>

distancing recommendations. Senior centers had to balance looking out for the older adults in their community, while simultaneously trying to support their own staff and their families.<sup>4</sup>

To better understand older residents' experiences and the impact that inflation was having on them, the Cuyahoga County Division of Senior and Adult Services (DSAS) partnered with The Center for Community Solutions to conduct primary research and collect qualitative data.

The research sought to clarify several key questions:

- What changes have older adults made to adapt to increasing costs?
- What areas of rising cost have impacted older adults most?
- What responses could reduce the impact of inflation on older adults?

Data was collected by The Center for Community Solutions through a series of in-person focus groups and an online survey. Eight focus groups were held at senior centers across Cleveland and the east, west, and south sides of Cuyahoga County including in Solon, Maple Heights, Fairhill Partners (Cleveland), Hispanic Senior Center (Cleveland), Lakewood, Parma, Rocky River, and Broadview Heights. There were 54 focus group participants, all over the age of 60. All but one participant were not working and/or were retired.

More than 100 people responded to the online survey. Although the survey was targeted toward older adults, some individuals under age 60 submitted responses. Unless otherwise noted, younger residents are excluded from the analysis in this report. People of color were slightly overrepresented in the survey, compared to the County population. Respondents could identify more than one race or ethnicity. Forty percent of respondents were Black, and people who are multi-racial, Native American, Asian American, and/or Hispanic or Latino comprised another 11 percent of respondents. The marital status of survey respondents mirrored the whole county very closely.

While the survey enabled efficient collection of feedback from a greater number of residents, the facilitated dialogue of the focus groups provides a wealth of information about the experiences of Cuyahoga County residents. All information was collected anonymously to encourage more free and frank conversation. Although the meetings were not recorded to protect privacy, some quotes are included which represent the researcher's best transcription of the content of conversation. Open-ended responses from the survey are quoted directly without grammatical changes. In this way, this report captures the voice of the older adults who participated.

## **OVERALL VIEW OF INFLATION BY OLDER CUYAHOGA COUNTY RESIDENTS**

*Angry. Frustrated. Stressed.* According to data collected by the U.S. Census Bureau in October 2023, over two-thirds of Ohioans ages 65 and older found rising prices to be moderately stressful (25 percent) or very stressful (40 percent).<sup>5</sup> Cuyahoga County echoed these feelings. When asked to choose from a list of options, 42 percent of Cuyahoga County older adults said the rising cost of goods made them feel "stressed". A similar number said they felt "angry", but even more (63 percent) reported feeling "frustrated". Only seven respondents reporting not feeling any different or being unconcerned.

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<sup>4</sup> For more information, see Tarter, Jr., Willam, "Examining the state of the Cuyahoga County Senior and Adult Services Senior Center Network", *The Center for Community Solutions*, December 2020.

[https://www.communitysolutions.com/wp-content/uploads/2020/12/IssueBrief\\_DSAS-edited\\_12142020.pdf](https://www.communitysolutions.com/wp-content/uploads/2020/12/IssueBrief_DSAS-edited_12142020.pdf)

<sup>5</sup> U.S. Census Bureau, Household Pulse Survey, Week 63 "Household Spending Table 4".

<https://www.census.gov/data/tables/2023/demo/hhp/hhp63.html>

During focus groups, frustration and exasperation were evident. A common theme was a belief that, as older adults, they had “paid their dues” and wondered why they were not getting the help they needed to navigate these challenging financial times. They felt let down by the systems meant to support them, especially the government. Example comments (paraphrased by Community Solutions researchers) are below:

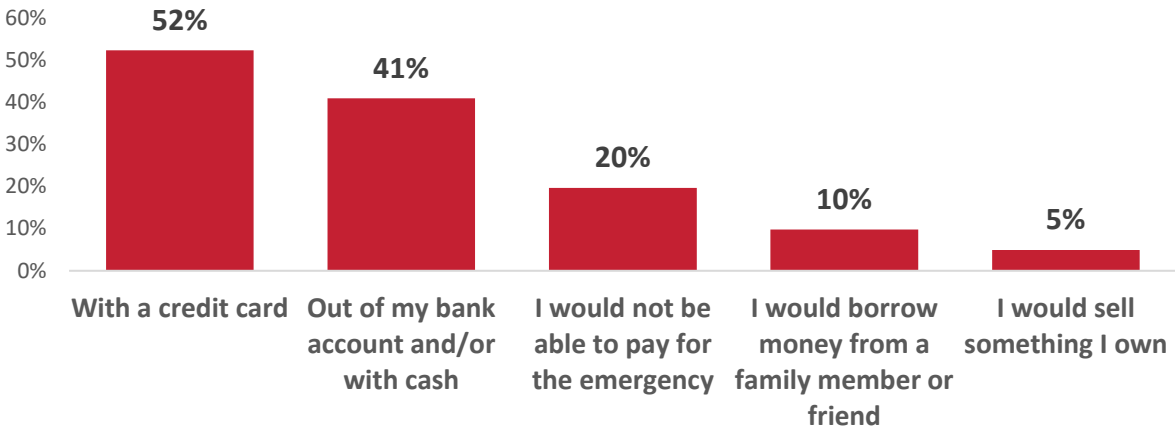
- “Seniors are the root of this county. Seniors built this country. And the younger people aren’t able to put money into the system, because they have things like childcare which are so expensive, that they cannot help.”
- “We have been working all our lives for Social Security. And where is our money? If we get a raise in social security, the rising Medicare costs are going to eat it right up. Where is our money going? It’s like a game and the government is playing us.”
- “We live in the richest country on the planet. We need to take care of our seniors and our veterans.”
- “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.”

Beyond the emotional toll, inflation is causing real and immediate problems for local residents. Almost 80 percent of older survey respondents said they made spending changes due to rising costs. When asked to describe those changes, some wrote about 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. In another question, two-thirds of survey respondents identified at least one way that rising costs have negatively impacted their ability to go about their daily lives. Examples include changing their diet, turning down the heat, staying home to conserve gasoline, taking on a part-time job, skipping favorite activities, and putting off major changes like finding a better apartment or replacing their unreliable car. One wrote, “I have to cut back on everything. I can't even afford to live anymore with all these prices rising. Wages are not rising enough.” Another asked, “When is it going to end?”

Rising prices and sudden costs can destabilize a carefully balanced budget. Many noted that it is especially frustrating because they may experience a percentage increase in Social Security or Medicare, but that gain is quickly lost when there is a simultaneous percentage increase in rent, negating any perceived financial improvement. They suggested that COLA was not sufficient to cover their increased expenses.

Both electronic survey respondents and focus group participants were asked how they would cover an unexpected financial emergency or needed repair. Respondents were permitted to indicate more than one answer, and several said that it would depend on the expense. In the survey, one-in-five older respondents said they would not be able to pay for a \$400 emergency, and more than half would rely on credit cards.

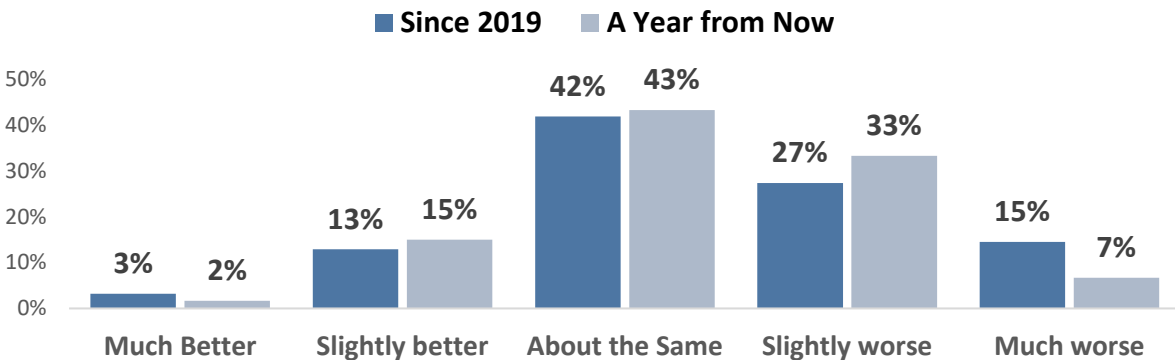
***How would you pay for a \$400 emergency if it happened to you today?***



Focus group respondents indicated similar ways of covering the cost but delved further into family dynamics. Many explained that they serve as a main resource for family members who are similarly finding themselves in a financial predicament due to higher costs. Older adults spoke about how their children have not achieved financial independence. Sometimes, the older adults themselves are the first call for help from other family members, either for financial assistance or babysitting duties. Most recognize that older adults are not the only ones experiencing the brunt of the rising cost of inflation.

Exacerbating the issue, most people’s financial situations have not improved since before the pandemic and they are not hopeful that things will improve in a year. Just 16 percent of older respondents said their own financial situation was better today than in 2019, while 42 percent said it was slightly or much worse. Most respondents think that their financial situation will be about the same (43 percent) or slightly or much worse (40 percent) in a year.

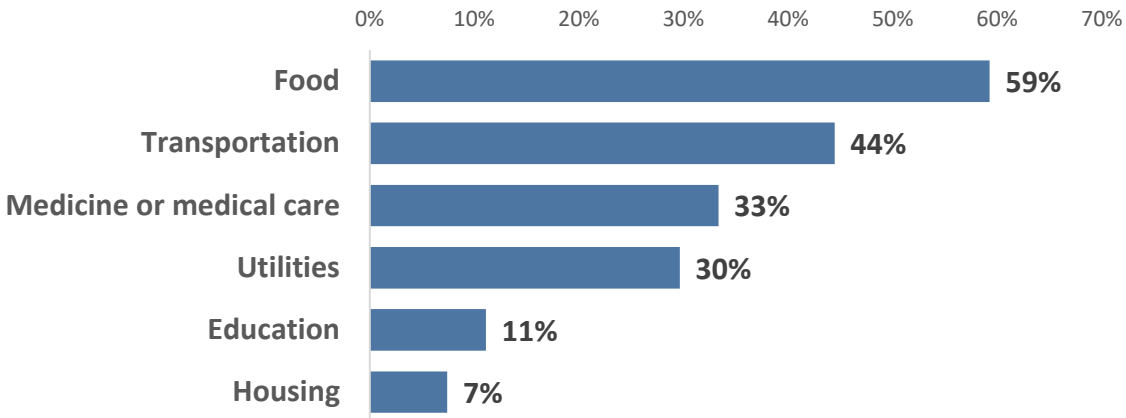
***Is your own financial situation better or worse?  
Will your financial situation be better or worse?***



Another indication that rising prices are hitting older adults hard is the fact that close to half (46 percent) of older residents reported having to make choices between necessities in the past year because of money. As shown below, food was the most common tradeoff, followed closely by

transportation and medicine or medical care. Many respondents identified more than one necessity they had gone without.

*"Which of the following did you have to give up?"*



Perhaps remembering high rates of foreclosure and eviction since the Great Recession, older adults are prioritizing paying for housing. When asked to consider a hypothetical, "If you could not afford all your expenses, which would you pay first?" over half of older residents said housing would be their first priority, followed by food (25 percent) and utilities (21 percent). Each of these topics is explored in greater detail in subsequent sections.

*The most common order older residents would pay their expenses if they couldn't afford all of them was:*

- 1. Housing**
- 2. Utilities**
- 3. Food**
- 4. Medicine or Medical Care**
- 5. Transportation**
- 6. Education**

Although the inflation of the past few years is caused by larger economic forces, older adults in the focus groups identified drivers closer to home, including big business, supply chain issues, labor strikes, workforce issues, and immigration. Government was frequently identified as a cause of rising prices, or as the entity that should be doing more to help residents adapt to the economic stressors. In particular, participants mentioned overseas spending, special interests, public spending for health care, and tax cuts for the wealthy. Most of their ire was directed at the federal or state government, and neither political party was immune. Some praised local government citing the role it plays in providing programs that specifically assist older adults. Most felt it was not enough. At several focus groups, there was consensus that participants did not feel that older adults are appropriately prioritized by public officials, especially during budget deliberations. The general sentiment was "government doesn't care". On the other hand, they appreciated being asked to share their experiences with the hope that it will influence policy decisions.

## HOUSING: RENT, PROPERTY TAXES, AND HOME REPAIRS

A reoccurring issue related to housing was the rising cost of rent. “Rent is ridiculous,” one participant said. One of the electronic survey respondents also agreed, writing, “After COVID-restrictions [were] released, my rent has increased twice.” Another noted: “The cost of rent has kept me from seeking a new residence. Affordable housing is a crisis in this area. Safe housing for older adults is critical. Often CMHA or income-based housing is riddled with crime or in neighborhoods that have been historically ignored or lacked economic development.”

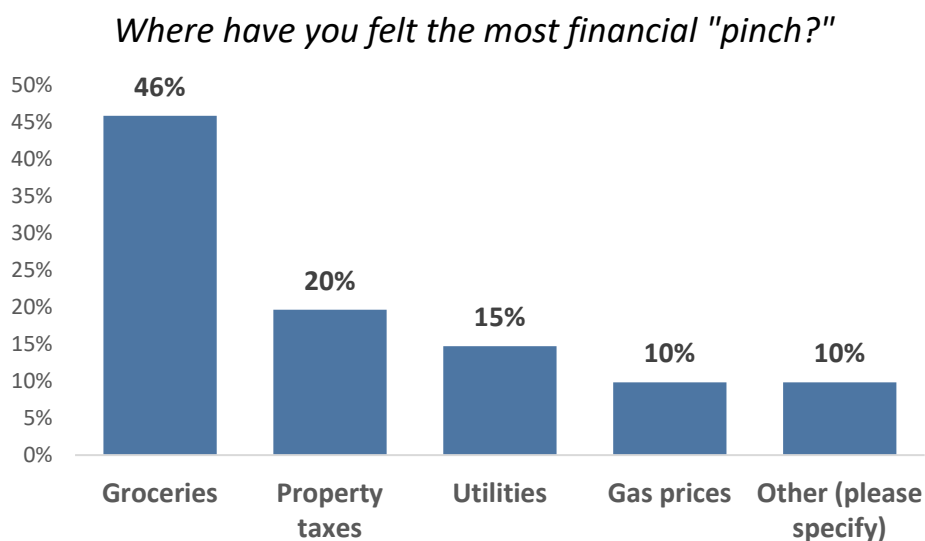
For homeowners, property taxes present issues. Some older adults who have paid off their houses said the expense of property taxes feels like a mortgage payment. Nearly 20 percent of survey respondents said property taxes was where they felt the most financial pinch, the second most common answer. The additional costs of maintenance and upkeep on homes presented challenges as well.

Home repairs were included in the “emergency” expense discussed above and many would not be able to finance even a relatively inexpensive repair with their existing resources. They also pointed out that prices for both materials and labor have increased when they seek repairs. Large investments in their living space were beyond the reach of many older residents.

Heating their homes was another concern, despite the survey and focus groups being conducted in the early autumn, well before the first snowfall. 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. One focus group participant said that they called a housing assistance organization for assistance with rising utility costs, but never heard back. Phone bills also posed a problem. One survey respondent simply said that they now spend time “worrying about which utility will go up next.”

## GROCERIES: THE SHARPEST PINCH

When asked to identify just one area where they felt the most pinch, more than 45 percent of older adults answered groceries.



Responses in the “other” category included car insurance and home insurance, medical bills, credit cards, and entertainment including cable and eating out.

Many older adults in the focus groups expressed angst about the lack of food choices that they have. For example, many of the items that they use regularly, such as bread, have gone up in price significantly. In one focus group, respondents collectively noted that the prices had increased “Not by a quarter, but in some instances by over a dollar.”

One focus group participant noted that his **grocery bill** used to be \$70.00, but he now pays \$130.00 for the same items, an **85.7% increase in cost.**



Older adults explained that while they may be told to eat healthier food, the type of food that they can afford is not nearly as healthy. That food ends up negatively impacting their health overall—and increasing medical costs—because they can’t afford anything else. This creates a vicious cycle that many recognize but feel powerless to break. To get by, some do not even pay attention to expiration dates. Others mentioned that while prices are going up for name-brand items, prices have become too high even for generic brands. These developments have translated into an even greater scrutiny of their own spending habits.

The pandemic-related funding increase that accompanied those who had the Supplemental Nutrition Assistance Program (SNAP) was a major lifeline for some focus group attendees. Now, that funding has been discontinued. One respondent mentioned that her monthly allocation was reduced from \$123 a month down to \$23 a month. One person described how they now must rely on “food lines” and food banks and how when the pandemic-related assistance went away, that policy decision “literally left me out in the cold.” One respondent to the electronic survey put it very succinctly: “We, at times, starve.”

## TRANSPORTATION CHALLENGES AND SOCIAL ISOLATION

The costs of an automobile, including the price of insurance, gasoline, and maintenance, mean that some older individuals need to rely on other methods of transportation. This can prove difficult. 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, because of a lack of mobility options, made them despondent the entire weekend.

Another senior center participant spoke 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.



Besides a loss of access to the senior centers, the absence of transportation due to cost also means a sharp reduction in the opportunities for social interactions including going to the hairdresser or barber shop. A survey respondent had this to say about how rising costs have impacted their daily life: “Stay at home most of the time. Get depressed quicker; can't get to (if any) outside Free activities.”

The loss of the ability to drive to get from one place to the next produces a higher risk of social isolation.<sup>6</sup> This, in turn, can lead to increased risk for loneliness and social isolation because individuals are more likely to face factors such as living alone, the loss of family or friends, chronic illness, and hearing loss.<sup>7</sup>

Concern about car repairs was a recurring theme at focus groups. Some avoid travelling to parts of the County where roads are in poor condition to avoid hitting potholes and for fear of having to replace their tires, an expense they could not afford. Some respondents said that they do not like driving, not only because the costs of cars, the subsequent car payments, and car repairs are too high, but also because car insurance costs have been going up as well. In some focus group conversations, older adults reported having to decrease their liability and insurance coverage because of the price increase.

One particularly salient story was shared during a focus group. The individual had been diligent with their car payment for many years, finally paid the loan off, and was planning to drive the car for the rest of their life. Unfortunately, the vehicle was totaled in an accident. They got into a new vehicle, but monthly car payment is \$600 a month. This sudden expense had a cascading effect on the rest of their budget.

## **MEDICAL CARE AND MEDICATIONS: RATIONING AND GOING WITHOUT**

Older adults reported concerns with the rising costs of medications and medical bills. Focus group respondents talked about cutting pills in half or skipping days, to try and stretch them as much as possible. In addition to wrestling with higher prescription costs, focus group participants said that the medical care prices are higher, and you must meet rising deductibles.

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

This is especially true, they added, when going from a general medicine doctor to a specialist. In one focus group, a person described how their spouse had a medical issue and even with insurance coverage, still faced an enormous bill. They were put on a payment plan, but the suddenness of the bills compounded the anxiety that they felt as they faced rising costs elsewhere in daily life. Others talked about feeling obligated to cover loved one’s medical or dental costs. Some individuals said they have experienced age discrimination when it comes to healthcare and that their worries are not taken seriously because of their age.

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<sup>6</sup> Qin, et al. « Driving Cessation and Social Isolation in Older Adults”, *J Aging Health*, October 2020. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7901288/#:~:text=Driving%20cessation%20is%20associated%20with,who%20have%20recently%20stopped%20driving>.

<sup>7</sup> *Centers for Disease Control and Prevention*, “Loneliness and Social Isolation Linked to Serious Health Conditions. <https://www.cdc.gov/aging/publications/features/lonely-older-adults.html>

## OTHER ECONOMIC ISSUES

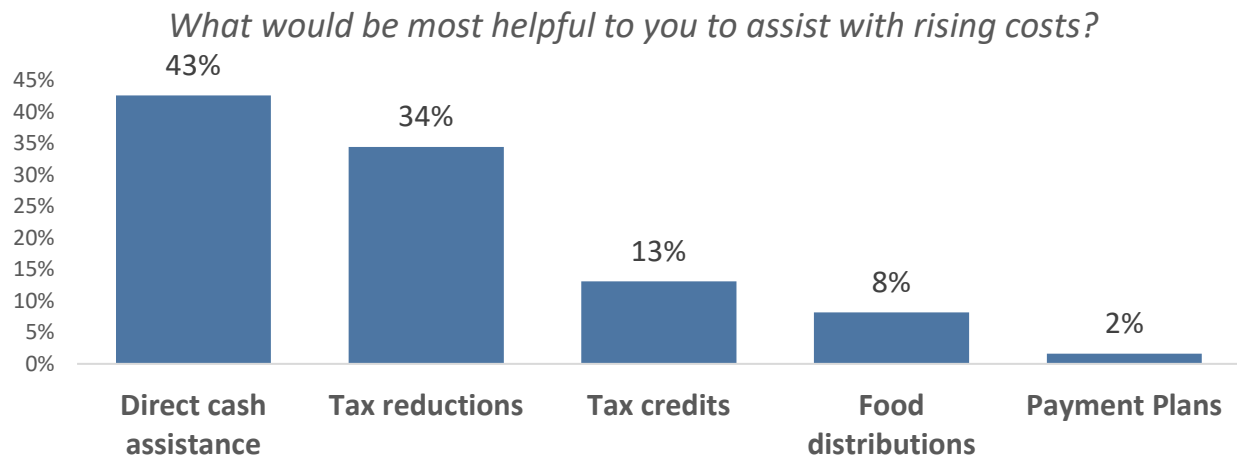
There were a few other areas of note related to economics or finances which emerged from the survey and focus groups:

- Similar to identifying ways to stretch limited food or medications, some older adults reported wearing garments for a longer time before they replaced them and/or making clothing items by-hand.
- Participants noted that 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. While challenging for many, some did note that high interest rates can be a good thing for those with investments. This has 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.
- In the survey, almost half of respondents (45 percent) have had a serious problem paying off credit card balances in the past year. Respondents lamented how the amount that they charge on a credit card has gone up in addition to rising interest rates, so monthly payments have gone up as well. Incurring such debt has added “all kinds” of stress.
- In order to assist with rising costs, some older adults will return to the workforce and work to try and make more money. While 45 percent of older respondents were retired, 25 percent said they work full time and 19 percent work part time. Only 5 percent reported being permanently disabled and 3 percent were not working because they are taking care of their home or family. When asked about what challenges older workers faced, 20 percent said that the job does not pay enough to pay for their family. Not being considered due to age and not being able to find jobs close to home were the most common barriers to employment reported by older residents.
- None of the focus group participants were working at the time of this research. However, one individual in the focus groups discussed their desire to keep working because she cannot afford everyday items, but is often turned down for job opportunities, believing this to be a direct result of their age. Some older adults talked about how they would like to get a job but are afraid of how it would impact their benefits.
- Several women focus group participants shared their experiences of facing gender discrimination in the challenging financial landscape. For example, they reported that when they called consumer services, they were always asked if they were the decision-maker. In addition, salespersons assumed that they knew nothing if they were shopping for a large purchase. This made them feel like “second-class citizens” and they were less likely to be treated with dignity and respect as their peers in the current economic climate.
- The experience of discrimination is echoed 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.
- Many in the focus groups found themselves being targeted as victims of phishing and other forms of financial exploitation. This increases the stresses of dealing with inflation and rising prices for older adults who already do not have much discretionary income.

## GETTING HELP

Both the focus group participants and electronic survey respondents were asked what they thought would be most helpful to navigate the current economic landscape. At almost every focus group conversation, the consensus was that tax reductions would be most impactful to ease the financial shock of inflation. Tax credits were of particular interest, as well as access to payment plans to help older adults deal with unexpected expenses. Universal Basic Income (UBI) came up a few times during the focus group conversations.

While more than one-third of older survey respondents indicated that tax reductions would be helpful, a greater share (43 percent) identified direct cash assistance. It is interesting to note that although groceries caused the greatest “pinch”, food distribution was an uncommon answer to this question.



Senior centers were frequently discussed as important supports for older adults, especially during difficult times. Note that the focus groups were largely held at senior centers across Cuyahoga County, so participants are more likely to visit a senior center than the general public. Respondents complimented how senior centers can support the practical issues in their everyday lives. Some participants highlighted that when having increasing difficulty with paying utility costs, senior centers are frequent places that older adults turn to in cold weather, to try and be warm. Also, they are a destination for older adults to enjoy air conditioning in extreme heat.

Residents reported that senior centers often have healthier and less expensive food than what is found at the grocery store. Senior centers will often organize trips to the movie theater or other field trips, which increase access to socialization. These trips are inclusive and accessible, which is particularly meaningful for those with mobility issues. Senior Centers were also seen as a place of physical safety, called a “safe haven” in neighborhoods with high levels of gun violence.

## Beyond assistance with tangible needs, senior centers serve as a social support to older adults.

The community of those who visit senior centers was an important source of communication and information on services available to older adults. Senior centers were critical in combatting social isolation. Residents shared experiences including how staff and other older adults rallied around them with support after losing a loved one or how the senior center will work to contact family and get

someone help if they describe feelings of self-harm. One even commented, “the senior center saved me.” An interesting example shared during a conversation was the [REACH program](#)<sup>8</sup> in Rocky River, which schedules regular check-in calls to ask older community members questions to evaluate their feelings of depression and/or what they enjoy. Through these phone calls, the senior center can work to provide opportunities that would bring them joy.

Across focus groups, attendees described the challenge of having to get over the “stigma” of attending a senior center. They lamented that personal pride prevents many people from getting the help they need. One person said that the perception of what a “senior center” is can be an inhibitor.

Connecting to social workers was another way senior centers support older adults. In every focus group, participants highlighted social workers as being able to help many older adults to either address an issue or get connected to a person or organization to help. They would help people find housing, set up medical appointments, and get documents, as well as distribute gift cards on occasion. If older adults have questions, the social workers can usually find an answer. Another senior center focus group attendee mentioned that social workers can sometimes act as an advocate, who makes it easier to secure senior housing, for example.

In addition to senior centers, faith-based institutions, especially Catholic Charities and “church”, was identified as a place to get information and help. However, some people lost touch with their local faith-based organization during the height of the pandemic and have not regained a consistent connection.

While a few survey respondents also mentioned church as a place where they turn for assistance, they were far less likely than focus group participants to identify any place where they get help. Most survey respondents indicated that they turn to family, themselves, or no one for assistance when examining what they can and cannot afford.

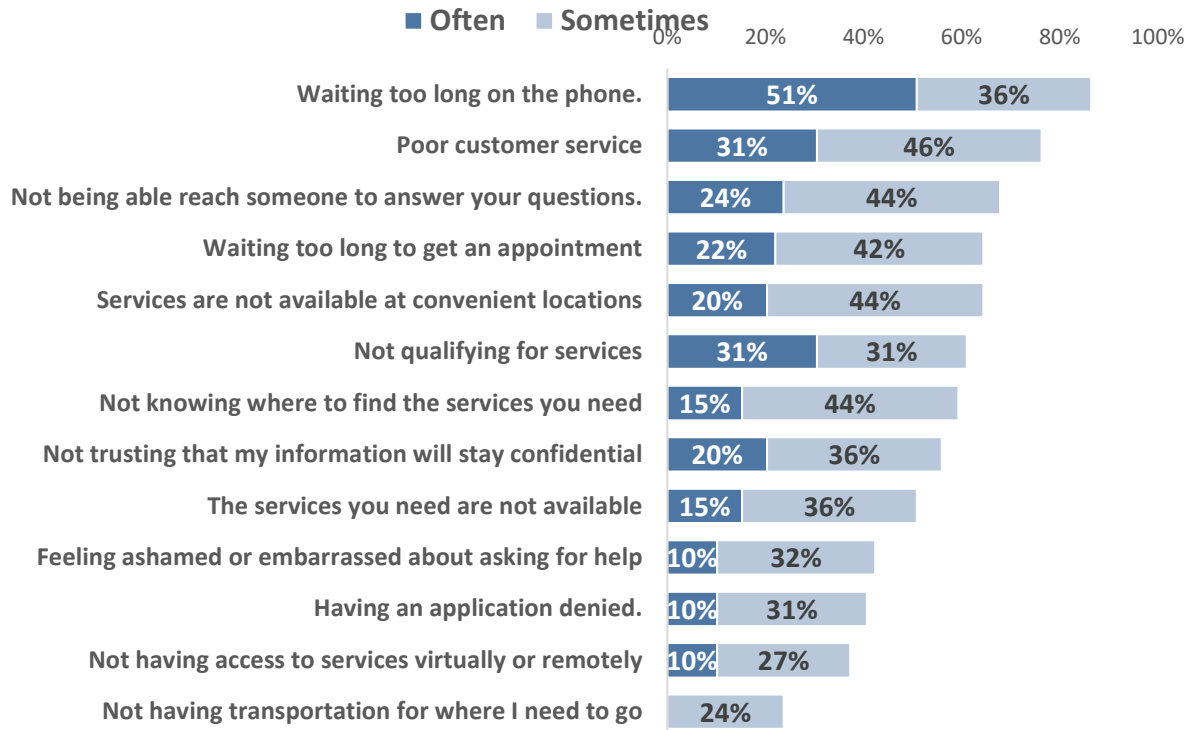
When asked about their experience in seeking and getting help, older adults indicated that they do reach out to various organizations for assistance, usually via phone calls. Examples included calling government organizations for eligibility redeterminations, contacting nonprofit organizations for utility or rental assistance, or reaching out to medical institutions or private sector organizations for help with payment plans.

Universally, in every focus group in every part of Cuyahoga County, older adults expressed frustration with long wait times on the phone. They noted it was much easier to get through to sales than to customer service and suggested that entities, especially companies and health systems, were purposely making it more difficult to get help. Some shared how after waiting on hold their call was dropped and so the wait was for no reason. As shown in the chart below, over half of older adults said they often had to wait too long on the phone in the survey. Poor customer service, waiting too long to get an appointment, and services not available at convenient locations were also frequently cited by respondents.

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<sup>8</sup> For more information, visit <https://www.rrcity.com/senior-social-services>

*How often you have experienced any of the following?*



**CONCLUSION: FEELING INVISIBLE**

Older adults' residents expressed that the past few years have been challenging, both physically and emotionally. The heavy emotional toll of facing challenges related to increased prices was palpable during the focus groups and was evident in many of the survey responses. Not being able to afford to do what they wanted caused a loss of freedom and flexibility. Residents are forced to make difficult decisions when wrestling with increasing medical costs, food prices, and utility costs, and decreasing opportunities for socialization. This greatly impacts quality of life. One survey respondent's comment summarizes this sentiment: "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. There [are] no good paying jobs and healthcare is horrible. It's very hard to pay for daily necessities and it's truly impossible to live the American dream."

During the focus groups, it became very clear that older adults of Cuyahoga County do not feel heard. Some participants expressed genuine surprise to know that someone wanted to document their experiences to better inform the public policy process and help them through this difficult financial time. Several cited the disconnect between high levels of voter turnout by older adults, and the feeling that challenges facing older adults are not recognized by elected officials once in office. Some explained that the recent challenge of rising prices and the lack of action to help has generated a deep feeling of disrespect in the prioritization of older adults when examining community needs. Creating new avenues for resident engagement, demonstrating how community input shapes government responses, and coordinating resources between providers can help older adult residents see that people are collaborating at all levels of government on their behalf.