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## Dollar Wise: Seniors offer model for getting by through frugality

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Stretching a dollar is second nature to them. Long before the recession deepened, they were experts at making ends meet. Long after the recovery comes, they'll still be masters of frugality. "We're survivors," says Beverly Nash of Dallas, one of more than 10 million Americans who live only on Social Security.

They're also becoming models for younger Americans forced by the recession to trade in their spendthrift ways for a leaner lifestyle.

"No one goes through life striving to end up on just Social Security, but all of us could learn from these people's resiliency and resourcefulness," said Helen Dennis, a consultant on aging.

Retirement was supposed to be built on the proverbial three-legged stool of pensions, savings and Social Security. But life has intervened for many retirees, and two of the legs have been kicked out from under them.

Many retirees worked their entire adult lives but never qualified for a pension or earned enough to put anything aside. Others started retirement with a nest egg but never thought it would have to last 20 or 30 years.

A fifth of older Americans now survive on nothing but Social Security. A third depend on it for at least 90 percent of their income. For a retired worker, the average monthly benefit will be \$1,153 this year.

Nash, who's 74, gets \$960 a month from Social Security – just a few dollars more than what the government defines as "poor."

"I grew up in a one-bedroom bungalow," she said. "I learned as a child how to hold onto a dollar, and I've never forgotten. 'If you can't afford it, you don't need it.' That's how I've survived."

Nash has no charge cards.

She calls herself a "strategic shopper." She shops for clothes at secondhand stores, buys less expensive store brands at the grocery, clips coupons from newspaper ads and carries a wallet bulging with discount cards.

No debt

The retiree has neither a mortgage nor a car loan. Utilities eat up the biggest part of her Social Security. To conserve electricity, she does her housework by daylight, turns off the TV at 10 p.m. and uses

battery-powered lights.

Nash also recently discovered that her limited income qualifies her for extra help with her out-of-pocket expenses for Medicare. She figures she's almost \$200 ahead each month because of that.

The elder-support team at the Senior Source in Dallas routinely helps older adults on fixed incomes check whether they're eligible for a range of public benefits or private discounts, said team director Lue Taff.

"We look at their income and their expenses, and then figure out ways to ease the squeeze on their pocketbooks," she said.

Taff's counselors refer clients to subsidized housing, home repair programs, food banks, extra help with prescription drug costs and utility assistance.

Reining in utilities

Grace Harris of Dallas, who's 60 and receives a monthly \$674 Social Security disability check, says she's saved more than \$100 a month by applying for low-income discounts on electricity and phone service.

She's also set rules for herself to keep her electric bills in line.

One is the "one-room rule." Harris, who lives alone, keeps all lights off in her apartment except the room she's in. There's also the "two-week rule." She does her laundry only once every two weeks so that she has a full load.

When Harris uses up her \$52 in food stamps each month, she visits food pantries to tide her over until her next check. Because she doesn't own a car, she relies on a friend to drive where she needs to go.

"Don't be ashamed or embarrassed to ask for assistance if you're at your wits' end," she said. "That's why the help is there."

Mary Ann Johnson, 70, of Dallas was left with just her Social Security check when her husband died in 2006 and his benefits ended. Yet she soon found she had as many household expenses as always.

"I was devastated," she said. "I didn't know what to do."

Then a friend told her that she could supplement her Social Security income without affecting her eligibility for other government benefits by becoming "a senior companion" who looks after a frail older adult.

The companion program, run by the Senior Source, pairs a senior in financial need with one who requires a little care. The companion sits with the frail senior and may fix meals or help with housekeeping.

Johnson volunteers for 40 hours a week and receives a stipend of \$2.65 per hour from the program. Added to her \$801 a month from Social Security, the money covers her car loan and pares down her credit card debt.

"It doesn't seem like a job," she said. "My client and I visit the senior center for lunch and bingo and sometimes go on bus field trips. I lead a pretty quiet life, so it's a nice way to get out and about."

Sam and Jolene Grindele of Cedar Hill have lived from one Social Security check to the next since Mr. Grindele, 77, lost his part-time job at a fast-food restaurant. They receive \$1,414 a month.

The two have caught a break on their housing by paying just \$375 a month in rent, but they expect they'll need to move soon because they've been told the house where they've lived for 20 years is likely to be sold.

Other homes in their neighborhood rent for at least twice as much, so the Grindeles are thinking about moving in with a nearby family member if they can get the money to convert a garage into a bedroom.

Doubling up with children or other relatives to share household expenses is becoming an increasingly common option for older adults who can't make ends meet on their fixed incomes, experts say.

"We would help with the utilities and other costs, so everyone could gain from the arrangement," Mrs. Grindele said.

#### Pacing expenditures

Early Porter, an 84-year-old retired clerk in South Dallas, says he survives on \$641 from Social Security and \$50 in food stamps because he paces his spending so that he has enough money for the entire month.

"People often make the mistake of spending their check all at once and leaving nothing for later in the month," he said. "You can't just live for today. You need to have something for tomorrow, too."

When Porter sits down with his bills, he tries to pay at least part of what he owes if he doesn't have the full amount.

"If you pay something, bill collectors are more willing to work with you," he said. "They don't think you've forgotten them."

As hard as times are now, Porter says he's lived through worse. He grew up on a farm in Central Texas during the Great Depression. The only reason the family didn't go hungry, he said, was his mother's preserves.

"My mother even pickled watermelon rinds after we had eaten the fruit. She wasted nothing. It's a lesson I've always remembered."