

# When Savings Run Out

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by Joe Steckler / President, Helping Seniors of Brevard

For several weeks I have been the acting Information Specialist for Helping Seniors. I have answered the phone, listened to callers, and tried to resolve problems. The hardest ones are those requiring financial help and lodging. In my opinion, it is becoming more difficult to provide this assistance. Many callers could be helped if Brevard County had a plan to address senior needs like homelessness and short term lodging.



It is no secret that affordable housing is lacking in Brevard. The County's list of "affordable" housing with monthly rent of \$700 to \$900 is far from affordable for those living on SSI, small Social Security checks, or other low monthly incomes. There also is no temporary housing. Callers tell me that counties up north give out housing vouchers to those in need, but I doubt County Commissioners who eliminate financial assistance to nonprofits would be willing to listen to a plea for such vouchers in Brevard.

Many seniors who have outlived their retirement savings call us about jobs. We may believe they could have planned better for retirement, but that does not apply in all cases. Some seniors made a plan, but did not have enough money to set aside for retirement or lived longer than expected. They often do not have family who can help them. When these seniors call our helpline, we discuss many options and usually manage to develop a workable plan.

Recently an 83 year-old man called us. He had lost his job (yes, at 83 he was still working to supplement his Social Security, as his retirement funds had been used up), which he had held for 11 years. The new company did not want an 83 year old person working for them. We tried for several days to assist him, but there were no resources available. Consequently he lost the food in his refrigerator when his electricity was turned off and may lose his rented home.

This heartbreaking situation prompted *Hometown News* to offer us a weekly Senior Employment Corner, which Helping Seniors will develop and manage to assist seniors who must work in order to survive. Living longer does cause new problems, which is why Brevard County should have an aging plan to address the issues described in this article.

Most of us have no idea of the problems many seniors face as they get older. Eliminating funding for nonprofits will only accelerate the calls we receive on our helpline while hindering our ability to provide relief. To my knowledge there are no other resources besides Helping Seniors and 2-1-1 Brevard that offer such services. Whether we like it or not, seniors do need assistance, and problems that increase in magnitude could be helped if addressed early on.

For a county that is in the top 1% nationwide in terms of those over the age of 65, we should be able to do a better job of assisting those in need. Having gifts for seniors at Christmas is a wonderful idea, but what about the other 364 days of need? An aging plan for the County that includes support for nonprofits is a much needed starting point.



Joe Steckler is the President of Helping Seniors of Brevard, a non profit organization designed to advocate, educate, and fundraise on behalf of Brevard's senior citizens. Feel free to contact us at: [info@helpingseniorsofbrevard.org](mailto:info@helpingseniorsofbrevard.org) or calling: 321-473-7770

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