THE ELDERLY HAVE SPOKEN: IS ANYBODY LISTENING? The Impact Of Fuel Costs On The Elderly

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THE ELDERLY HAVE SPOKEN: 
IS ANYBODY LISTENING?

— The Impact Of Fuel Costs On The Elderly —

THE UNIVERSITY OF MASSACHUSETTS / BOSTON 
College of Public and Community Service 
Gerontology Program
THE ELDERLY HAVE SPOKEN:
IS ANYBODY LISTENING?

The Impact of Fuel Costs on the Elderly

May, 1980

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ABSTRACT

This report contains the findings of a study carried out by the Gerontology Program at the University of Massachusetts/Boston concerning the effects of the escalating fuel costs on the lives of the elderly who must pay for their own heat. Through the use of an interview format known as "modified critical incident" technique, a team of mostly elderly students spent several weeks during the winter of 1980 eliciting responses from more than 100 elderly individuals from throughout the greater Boston area. Not surprisingly, this study has revealed a number of profound impacts that the radical turn of economic events has already had on the lives of older Americans.

To begin, standards of living must be adjusted as a larger proportion of the monthly budget is spent on fuel. Living arrangements change as the thermostat is lowered and utilized living areas are reduced by closing off rooms to conserve fuel. Nutrition is often sacrificed for warmth. Health frequently suffers as a result, with colder room temperatures further aggravating certain perennial afflictions of old age, such as arthritis. Social contacts diminish as mobility lessens. Cars become an unaffordable luxury. Embarrassment over the coldness of the home and concern over visitors' health in such cold are additional disincentives to entertaining. Pride in oneself, as a self-sufficient
person, as a hospitable person, as a responsible member of society, falters.

In this timely report, the researchers rely heavily on the words of the elderly themselves to describe the circumstances and conditions they have experienced most recently. Selections from these interviews have been grouped thematically with sections on general trends and recommendations included.

After listening to the elderly, their message has become painfully clear: something has gone terribly wrong and these people have become the unfortunate victims. The important question remains, however, who is listening and willing to do something about it!?
May, 1980

The Massachusetts Association of Older Americans is pleased to have been associated with UMass/Boston in the conception, carrying out, and completion of the accompanying report, "The Elderly Have Spoken: Is Anybody Listening?"

The report demonstrates how older students (up to age 84) can be trained to participate actively in effective interviewing of clients and to do significant policy research. We take pride in the content of the report which documents the impact of the energy crisis on the lives of older people.

The report is a clear challenge to government at all levels to prepare long range plans for the protection of our older population during the winter months. The problems that have arisen with the doubling of home heating costs over the past year must be made apparent to those who are service providers and to those who make laws and promulgate regulations. Crisis intervention to provide adequate heating to cope with the rigors of New England winters is a task which requires compassion, flexibility and efficiency. This report emphasizes the need for such intervention.

We earnestly request that the readers of this report take note of its findings and of the recommendations. Here is a true grass roots effort to discover, discuss and delineate some solutions to problems facing older Americans. Toward this end we urge that the recommendations be implemented by our public officials.

Frank J. Manning
President
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INTRODUCTION

Mrs. T. is a 71 year old widow who lives in a suburb directly north of Boston. For the past 27 years, she has lived in the same small frame house to which her family moved after the mills went south and she and her husband could no longer earn a living in Lawrence. At first they missed their old neighborhood but soon the T's became involved in the suburban church and community. Although she worked outside of the home throughout her life, Mrs. T. always had time to get involved in community activities. In the course of raising four active sons and one daughter, she served as a boy scout leader, P.T.A. fundraiser, and church hospitality chairperson. She credits this latter activity and family closeness with helping her survive the death of her third son, a victim of a hit and run accident in 1960.

When Mrs. T. speaks of her children, she is most animated. Although all four of her surviving children have settled in the Boston area, she is most proud of her second son, a college graduate. Now that her husband has died, she sees him as head of the family and is confident in his ability to counsel the others and "hold the family together."

But lately, Mrs. T. has been upset. Her $7,800 per year budget is not going far enough. She and her sons reviewed her expenses and the cost of her heating oil has nearly doubled in the past year. Despite an easier winter than expected, Mrs. T. does not know how she will pay for the fuel she used last year. Her sons help out as best they can, but with their own families to care for, there is little extra money. Never raising the thermostat above 60° helped reduce the oil bill, but Mrs. T. has been arthritic for several years now, and the cold temperature aggravates her condition, making otherwise simple acts like boiling water for tea an excruciating torture.

As an economy measure, Mrs. T. gave up her car this year. She had enjoyed her mobility and independence, being able to visit her grandchildren and friends, doing grocery shopping once a week, and visiting the library. Now she can't go very far, particularly in the colder months; and she hesitates to invite people to her house. For one thing, she
is afraid the coldness of her home will make them ill and, for another, she is embarrassed for them to see how cold she must keep the house. Several of her friends have been forced to move away. Unable to heat their homes adequately, they have moved to congregate housing. Many do not like it. They miss their privacy, the sense of personal responsibility, the dignity of caring for themselves.

After describing her own situation, Mrs. T. likened it to the story of "The Ant and the Grasshopper" -- except with a sadly different twist at the end. The ant worked hard to prepare for winter, storing food and other necessities for the siege of cold. The grasshopper fiddled and played all summer, ignoring the impending frost. When winter came, the grasshopper barely endured while the ant, despite its careful planning, also struggled to survive.

Mrs. T. thinks of herself as an ant. Her earlier years were not extravagant and her activities largely community-spirited. Before her husband's death, the couple had carefully budgeted for their "golden years."

But inflation is creating chaos for Mrs. T. She is realistically frightened. To live in this small house, filled with the memories of her loving husband, her children, and her independence, is precious to her. Some days, when she is waiting for the next Social Security check so she can buy food, Mrs. T. says that she would rather die than move out of this house. And, many times, needlessly, she asks, "Where did I go wrong?"

Current increases in the costs of fuel have had profound effects on the lives of the elderly who pay for their own heat. These escalating costs are inextricably related to other aspects of their lives, such as standard of living, living arrangements, health and nutrition, recreation and personal pride.

In an effort to expose these broad-ranging effects, the Gerontology Program at the University of Massachusetts/
Boston, College of Public and Community Service, with the cooperation of the Massachusetts Association of Older Americans, conducted a study using a sophisticated interview technique called the "modified critical incident" technique. Originally developed in the 1950's (Flannagan, 1956), the technique has been used in international, national and local studies, to provide both qualitative (descriptive information from an interview) and quantitative data. From the collected information, it is then possible to analyze the thematic frequencies of the interviews for their policy implications. As an open-ended, non-directed interview format, this technique allows the interviewee to discuss specific, actual experiences which detail and illustrate how they have coped, in this case, with rising fuel costs and how these increased expenses have, in turn, affected other areas of their lives.

For the most part, interviewers were over 60 years old, which provided a comfortable cultural match between interviewer and interviewee. During an eight week period, interviewers were rigorously trained at the University of Massachusetts/Boston to conduct critical incident interviews around the general issue of the impact of current increases in fuel costs for elderly paying for their own heat. An average interview lasted 45 minutes, with a short questionnaire being completed approximately three-quarters through the session. Because of the detail and depth sought
in these interviews, a modest sample of 108* individuals in the Greater Boston area were interviewed. The study sought to measure the impact of rising fuel costs on the personal lives of the elderly rather than summary information on the conservation measures utilized or average fuel costs data. What people have done and how they are coping was central to our purpose.

Although our sample was limited, the experiences of our subjects were, we believe, largely representative of far greater numbers of elderly. The seniors have spoken. It is now up to all of us to respond.

*To ensure that we have not created a "worst case analysis" in which only individuals at-risk are questioned, the 108 individuals interviewed represent a variety of socio-economic backgrounds. Our sample included elderly who earned up to 225% above the poverty level, or $10,120 annually. A total of 45.7% of those interviewed were above current fuel assistance levels, 44.5% fell within fuel assistance income guidelines and 9.8% of our sample did not disclose their income level. Current fuel assistance is limited to individuals or couples who earn 150% above the poverty level. The sample was constructed based on a non-probaiblistic random sample and was stratified to reflect the demographic population of Massachusetts as a whole according to figures provided by the U.S. Census, 1975. (See Table 1)
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*All subjects were 62 years old or older.
45.7% of the subjects' income were above current fuel assistance levels.
44.5% were eligible for fuel assistance.
9.8% did not disclose their income levels.
CHANGE IN STANDARD OF LIVING
"Why Must Everything Bad Happen at Once?"

In April 1980, Exxon Oil Company announced the largest profit ever earned by a corporation. Certainly the elderly of Boston as well as others on fixed incomes across the United States have had to pay that freight. One out of every five incidents presented to us by elderly was about a recent change in their standard of living which occurred as a result of increased fuel costs.

These self-reported incidents are both gripping and depressing in nature. For many of the interviewers, it was difficult to continually hear such sad and frustrating stories. We found that even the more affluent individuals we talked to were experiencing fundamental changes in their standard of living. At this later stage in their lives, many were finding it particularly difficult to accept the repeated reductions in personal joys. For those in the lower economic groups, the concerns were more basic: What is left to cut? What will happen next winter?

In approaching these problems, there appears to be a general pattern of cost saving measures: first, everyone seems to begin by regulating their thermostats; second, there are those who have to dip into their retirement savings, unable to fulfill their dreams and barely able to pay their bills; third, there are those who are forced to give
up significant possessions, such as cars, or meaningful routines, such as entertaining friends and relatives; fourth, many have no choice but to reduce the size of their living area; and last, there are those who have had to severely limit their food.

Mr. S., a renter from Boston who was not eligible for fuel assistance, told us,

My home was always such a warm comfortable place and my wife used to have a quilting group come, but this year she has dropped out of the club because she said we would have to raise the thermostat for hours so that the women's hands wouldn't be cold in order to sew.

At this point Mr. S.'s eyes stare away and his voice hesitates.

Our income is lower and our food expenses increased and I know she's right but why must everything bad happen at once?

Presented with double digit inflation and doubling fuel costs the elderly are particularly vulnerable victims, with few options and little hope of expanding their incomes.

A more affluent suburban homeowner became very excited and emotional when he said:

One good thing is our house is paid for, so we don't have a mortgage straddling us. I always thought we'd be able to manage well in retirement -- to be comfortable, and able to arrange trips every now and then.

However, with inflation and energy sky-high, we've had to cut down on entertaining our friends and relatives . . . we've had to cut a great deal of travel we planned on . . . and it just seems a lot of pleasure has been cut out of life!
Transportation for elderly is a key ingredient in mobility and independence. Transportation is needed to get groceries, to go to the doctor, visit relatives, and to be self-sufficient. For individuals in the city, a car may be less important because of the availability of public transit. Individuals frequently discussed changes in bus routes and the respective impact on them. One suburban woman said:

I am glad to have a special rate to ride the public buses because I had to give up my car since my husband's death. . . I used to go to church every Sunday, but now unless a friend picks me up I can't go and you know I miss going terribly.

One elderly male, who still operates his car, quipped, "It seems as though we use the car to go to funerals more than anything else." The linkage between increased home heating expenses and transportation is evident in the minds of people we talked to, as one city dweller said with disgust, "If I didn't have to pay such high fuel bills, I'd be able to keep my car repaired and running."

Activities and social involvements have changed as a consequence of increased fuel costs. The formerly generous must now think about looking out for themselves. As one very proud woman told us:

As a member of a very busy knitting club I used to enjoy making things for needy families. Our parish takes care of five families across the river -- families whose bread winner can barely pay for food. It's thrilling to wrap Christmas gifts, but when you have made the gifts you wrap, the satisfaction is so much greater.
I have dropped out of that club for the simple reason I can no longer afford to buy the wool. To explain my reason for resigning, I told the ladies I really had no time since I was giving knitting lessons down at the drop-in center. . . which is true, but I do miss the joy in a child's face when he opens a gift and finds the scarf or gloves I have made.

Mr. L., a large, full-bodied man from a suburb south of Boston, commented:

My favorite pastime was always my poker game with my three buddies from around the corner who need to come here to get away from their nagging wives . . . All that is in the past because of our cramped living quarters due to the high cost of oil . . . She too (my wife) misses that great big sewing room of hers where she and her friends used to spend their evenings together while we men played poker -- and the snack at 9 P.M. all together! We both miss that!

Mrs. C., a suburban homeowner, told us the following incident. As she spoke her eyes filled with tears but she managed to hold them back -- all the while she maintained a forced smile and her hand shook as she manipulated her handkerchief.

This past Christmas was the first one since we lived in this house that we have not had a fire in our fireplace. We just could not afford to buy a cord of wood in the fall and keep it in the backyard, under the porch, so we could have a fire in the fireplace on special occasions. But, since we are both on pensions, we are finding we have to do without so much. We used to put $70.00 a month away for our utilities but now our electric light bill alone has a fuel charge of $25.00 with an electric stove, our monthly bill for electricity is over $50.00. So, this Christmas was a FIRST -- no fire in the fireplace. When our company came to visit, the first thing almost everyone said was, "No fire in the fireplace? -- What a surprise!" We felt so bad because
everyone used to sit in the living room and watch the flames flicker and it was a tradition with us. We even had to bring some sweaters down for our company if they were cold -- we keep the thermostat at 70 but the room is cold since there are no doors leading into the hall and dining room -- just archways so it is a cold room. It seems that everything is changing for us; we used to enjoy our home so much and we do want to stay here but it is getting so expensive that I wonder just how long we can stay here.

Visits from friends or relatives have also been affected by the high costs of warmth. A black woman from Boston who owns her own home stated:

I hate to hear the door bell ring during the winter months. I don't like visitors. I don't like making excuses or explaining why my house is not nice and warm. When my friends or my Church members come by, they pretend they haven't noticed the cold house when I tell them that I have to keep the thermostat down so I will not run out of oil. I always offer a cup of tea to my friends when they come by and try to find something to talk about, so they won't notice my cold house. I am ashamed of the way I have to live, but it is awfully embarrassing when I have to face my friends in this situation.

A white elderly woman who rents in Boston expresses similar feelings. Her voice cracked when she told this incident.

My friends do not stay long if they come to see me as I worry that they might catch cold... and I just can't afford to serve lunch or dinner. I feel as though I am no longer a good hostess.

She pauses and sighs deeply.

An 83 year old widow from Boston states:

I have a few friends and we have always visited each other. Because we are all trying to conserve heat we do not visit except
rarely . . . When we do I tell them to be sure to bring a heavy sweater or jacket and sweater. Our visits are shorter and we do not play cards because I feel they may catch cold and then I'd be very upset.

A strong-willed independent black homeowner told us this painful story.

Before my wife died, our three children would come over every Sunday for a visit. My wife was dead about six months, the children start coming by every other Sunday and then they got down to once a month on Sunday. Every week one of them would call to see how I was doing. One Sunday they all came over for a visit and the house was cold. I explained to them the problem I was having heating my house. They suggested that I sell and move into a Senior Citizen Building. I was so hurt that they suggested that. After all they were born here, and this is all I got. I told them to leave my house and to visit when it was warm outside and not to be concerned about my well-being. Sometimes I am sorry the way I spoke to them because they are my only family and I do get lonely in this big house. I feel with all the sacrifices I am making, my children would understand the love I have for this house.

And then there are stories from people, who are barely coping, and are at the mercy of the elements.

In the past I didn't have much trouble paying my bills. But the last two years the winter months has been a nightmare to me. I try to put a little money aside for the oil bill but it never seems to be enough. Each time that the oil man brings me some oil, the oil has gone up a few cents. About a month ago, I didn't have enough money to get oil. I had less than 1/4 tank of oil. I called by Social Worker and she told me I could get $100.00 worth of oil and no more, that I was at my limit. I have used the fuel assistance a few times to help bail me out. I don't know what I will do for the rest of the winter, I just hope the weather continues to be warm.
Pride is still a strong factor for most of these people. Listen to what this man is saying.

I keep the thermostat at 60 degrees during the day and 55 degrees during the night, to make my oil last from check to check. My apartment gets pretty cold sometimes. When I get up in the morning I put on extra clothes including two sweaters to keep warm. All the clothes make it difficult sometimes to get around to do things. I find myself sitting in the chair for a long time and it gets stiff when I go to get up. When the doorbell rings I take off one of the sweaters because I don't want no pity from no one.

Or this man:

My son lives out of state. I have no family here, just a few friends. My wife died many years ago of a heart attack. My son called and told me he had a winter vacation and wanted to come and visit me and for me to see my grandchildren. I was happy and sad. Happy because my son wanted to come and visit with me because we haven't seen each other in five years, just telephone calls once and a while. Sad because I lied to my son and said I had paid in full for a winter trip with the Senior Citizens. We made plans for the summer. I am 75 years old and who knows whether I be around this summer. I don't want my son to see me in this condition. I was always a hard worker and preached to my son about preparing for a rainy day and look at me, I didn't do a very good job of preparing for myself.

Not only have these people become victims of something they cannot control, but they have begun to blame themselves for their current situation. This barrage of simultaneous destructive forces can be overwhelming. Many of these elderly express a sense that their lives are out of control, unmanageable, with no relief in sight. Must getting older be like this?
LIVING ARRANGEMENTS

"Thank God She Doesn't Have To Go Through This"

A change in the living arrangements of seniors was extensively discussed in ten percent of the incidents generated. Closing off sections of their residences and staying exclusively in their living rooms, dining rooms, rooms with southern exposures, or, most frequently, in the kitchen were common practices. Some were able to move back to other parts of the home with the onset of warmer weather, but for many the act of moving their furniture was so physically draining that they found it difficult to move on a seasonal basis. Many of the people we talked to have taken in boarders, and in some instances the boarder has brought badly needed companionship as well as assistance with the economic burden. Unfortunately, in other situations the result has been disastrous. One elderly woman related an incident of unpaid phone bills, theft and property damage as her "college student" boarders fled late one night. For others the increased costs have left them no choice but to consider public housing or some living situation other than their accustomed residence.

Mr. A. is a suburban homeowner who is eligible for fuel assistance. He has worked for most of his life, and spoke with us openly, but with distress in his voice. At the point that he related the following incident he clenched his hands and began pacing across the floor.
Since my wife died five years ago I've been living here alone. It is bad enough that I have to live in the kitchen most of the time, but thank God she doesn't have to go through this.

Last year I had an operation and the doctor wouldn't let me come home after the operation because he said my house was too cold. I had to stay in a nursing home for two months!

Privacy and separate spaces have become a luxury for many seniors. A suburban woman who is currently not eligible for fuel assistance told us in a very nervous voice,

We have reduced our living area to two bedrooms, a small area that serves as a living room and den and of course a kitchen -- all this to comply with the President's recommendation to save heat and to live within our means. We used to be able to go off on our own and have the space to enjoy our respective hobbies, but now we have to limit our activities because of space. Rubbing elbows can have an undesirable psychological effect on everyday living. I really miss my own room for more reasons than one.

For many, reducing living space is a barely sufficient measure to make living in a formerly comfortable residence feasible.

Due to the increased costs of fuel, Mrs. B., a homeowner north of Boston, closed off two upstairs bedrooms in order to conserve heat. She says:

On dark days I light my fireplace to cheer me and the cats up and add heat to the living room. I used to roll newspapers for the fire, but, since my hands have become crippled with arthritis I can't roll them as tightly as I should so I use cat food cans to hold the rolls together.

A renter from Boston also followed the same pattern
of closing off rooms and living in more confined quarters. She told us,

I have been a widow for 10 years. I have no family here, all my relatives live down South. I am lonely sometimes but on the other hand I am happy my family is down South because I would be ashamed for them to see me living like this.

The interaction of reduced living space, personal stress, and embarrassment of their living condition characterized many of these interviews. None of the seniors we spoke with seemed to be prepared for the hardship they are experiencing in their retirement. They expected life to be different after working for so long. They are a part of the new poor, and most are embarrassed by the conditions they feel they are forced to accept.

A silver haired woman, Mrs. J., from a suburban apartment complex told us,

I am a widow living alone and I mind this fuel crisis very much. I have had to close off three rooms in order to conserve heat. My money doesn't go as far as it used to because I spend most of it for fuel. I have had to go to the hot meals program with my friend because I can't afford to buy food.

One general finding from the questionnaire is related to this altered use of living space and is particularly worthy of concern. In answer to the question, "How often do you use your cooking stove to help heat the kitchen," a total of 61.2% of interviewees responded that they currently use the oven for heat. Nearly half of this group
reported that they do this often, with urban renters most likely to engage in this potentially dangerous activity.

Mr. B. is a renter who shares his house with another senior, Mr. J.; Mr. J. lives in the kitchen. Mr. B. told us, while twisting and wringing his hands together,

One night I heard Mr. J. coughing and when I went out in the kitchen I could smell gas. I opened the back door to let the gas fumes out but Mr. J. was awfully sick for a few days. Now he keeps a window open when he has the oven turned on while he is sleeping.

(NOTE: In January, 1980 Boston Gas sent a letter to all customers stating that a gas oven should never be used for heating purposes. According to Boston Gas materials, "Using a gas oven for heat is essentially the same as using an unvented room heater, which is highly dangerous and prohibited by Massachusetts law.")

Yet, despite the law and the danger, heating with the gas cooking stove seems an all too common solution to a compelling problem of cold.
In the interviews we found repeated references to the President's messages for conservation and reduced thermostat settings. Unfortunately, it was often the sick or frail elderly who insisted on doing their patriotic part when, in fact, the consequences for them were at times dangerous. Should these elderly be forced to jeopardize their health in an effort to be patriotic and community spirited? Or should their community and government have a responsibility to shield them from such choices by either preserving or providing decent living arrangements? These questions cry out for immediate responses on our part.
HEALTH AND NUTRITION
"Is Life Worth Living?"

The impact of increased fuel costs on the health and nutrition of elders causes one to ponder the extent to which people are really having to choose between heat and food. The incidents recorded here present a pattern of symptoms and problems that are increasingly life-threatening.

A 70 year old black homeowner from the city told us about her dilemma:

I am a widow with a 92 year old mother, who resides with me. She has had an arthritic condition for years but was greatly aggrevated by my trying to lower the thermostat at night, but the doctor stressed at her last appointment that I must maintain a constant temperature of 73 degrees because she gets a chill if she has to get up in the night. I have a hard decision: to save on fuel or my mother's failing health.

It was common to find incidents from seniors which referred to the pain of arthritis and how it was aggrevated by the onset of colder temperatures in their residences.

A suburban woman who owns a small home must also make a choice, with either alternative resulting in discomfort.

I have a severe case of arthritis and if this cold weather continues I shall not be able to weather the storm. My joints swell; I have a hard time to get around and do my cooking. I had kept the thermostat at a healthy 70° for I felt I needed that extra heat, but had to put it back to 68° during the day and to 65° at night as I could not afford the cost of oil. I don't have an electric blanket, so I use what I call a pile of blankets which weigh heavily on my legs and feet, and getting up during the night is sheer agony and every step is an effort.
An elderly gentleman told us in a very somber voice,

My wife has had a great deal of pain with her arthritis this year because I kept the thermostat at a lower temperature than last year, but fuel has been so expensive and inflation has caused us to cut down in areas of food.

Another man told us,

Because of my cold apartment I am having a lot of problems with my hands, back and knees. Sometimes my hands hurt so I can't even pick up anything, and have to use my cane and sometimes my walker to get around. During the past winter months I have been having a lot of pain. I take most of the pain medicine during the winter months. When I am out I call my Doctor and he sends me a prescription by the visiting nurse. I can always get my medicine with my card, but if I run out of oil I have no way to get more oil except to have the money. So I have to make my oil stretch from check to check.

Arthritis is not the only physical problem that the seniors talked about. Several had heart attacks, diabetes, glaucoma, bladder trouble, hernia operations, strokes, flu and colds. Many of these problems limit mobility and increase sensitivity to the colder temperatures.

One elderly black man who owns a home in Boston commented:

The last few years I had to change a lot of my life style for survival. I have given up a lot. This oil business is crazy, every time the man filled my tank it cost more money. I am unable to buy proper food, dress right or keep warm. I have cut back on everything so I can pay for the oil. I am always making trips to the hospital because I am always having dizzy spells and feeling light-headed and it scares me. I got sugar and high blood pressure. My mother and father died from sugar. I take my insulin and other medicine. I don't have enough money to buy the kind of food I'm suppose to eat. The doctor is always changing my medicine. The nurse comes out once a week to
check on me. It is a strange thing I don't have any problems with my health or medicine during the summer just during the winter months.

The high cost of warmth affects relationships with loved ones as well as health, as demonstrated by this urban woman who explained her problem and the impact of the fuel costs on her personal relationship with her husband.

This winter I have had a lot of colds. So has my husband. Even with the assistance I get from the federal or state plan I have a very hard time paying my fuel bills. My husband is up sometimes half the night coughing. He has TB. Two weeks ago I had one of the worst colds I have ever had in my life. I was very weak and I could eat very little. My husband was so worried that I caught him putting up the thermostat. I love him very much. We have been married for over thirty-five years and I seldom yell at him. But I did when I saw him putting up the thermostat. Then I felt guilty because I knew he was doing it for me.

A suburban woman told us in a strained, tense voice,

My husband has been sick a lot this winter. He had the flu twice. The doctor said that we should keep the apartment warmer... But if we do that we will not have enough money to buy food.

An awesome choice.

Health and nutrition go hand and hand. In the context of increased fuel costs several of the interviewees commented about their ability to purchase food and their diets. A full, balanced meal has become an impossible dream for many.

Mr. T., an urban renter, made his situation perfectly clear when he said:
Because of the high cost of oil, I had to make several sacrifices in order to pay my oil bill, and eating less was one of them. I have to eat and it is difficult not being able to eat what you want or when you want to. For breakfast I would have a cup of coffee with sugar and non-dairy cream and a slice of toast. It is hard not having cream in my coffee. For lunch I have a cup of tea with crackers or sometimes a half can of soup. For dinner, I have a cup of tea or glass of milk, boiled potato, small beef patties or piece of chicken. Once and a while I would treat myself to an egg or frozen green vegetables. I never have snacks and in the past I would always have cookies and warm milk before going to bed. I looked forward to the day that I can sit down to a full meal or be able to eat a snack when I want to, but the way things are going with the cost of oil and the money I get I don't think that my dream will ever come true.

On the other hand, Mrs. F., a suburban homeowner, eats her breakfast at home and lunch at the drop-in center. She eats very little for supper, generally something like a few crackers and yogurt. This is of course not the way she likes to live but the increased cost of oil and inflation makes it necessary. She asked us, "Is life worth living?"

Special diets present additional problems. One low income senior copes in this manner:

I go shopping once a month for food. I don't look forward to shopping any more. Having sugar in my blood, I am on a special diet and have to eat certain foods, you know I can't eat everything because of having sugar in my blood. I mostly buy ground beef, dry beans, rice and potatoes and that sort of stuff. I buy food that I can stretch a long way. For breakfast I have coffee and a piece of toast, for lunch I have rice and beef pattie. For dinner I have a bowl of cooked dry beans and a cup of tea, and I switch the food around sometimes. The nurse wants me to follow their diet but I can't afford to buy that food. She keeps telling me that my sugar is acting up because of the food I eat. But I have to save money to pay my oil bill.
Some seniors adjust to simpler fare more easily than others. One low-income renter told us about her diet.

I don't eat much now. It is not necessary to eat expensive food. Last week I bought a pound of spinach, on sale at 2 pounds for $1.00. I steamed it, strained it, and added oil, and that took care of three meals. Sometimes I buy a knuckle-sized bone. When this is cooked with some vegetables and macaroni, it is very tasty. The dog eats scraps from the table when possible and canned food when necessary. My greatest pleasure before money got so tight with the fuel bills was to serve tea and give occasional lunches for my friends. I can't afford to buy this extra food any longer.

Another interviewee who claimed that she had only about $10.00 a week left for food after paying her utility bills, said that she eats no breakfast or dinner. Her only meal is provided at a congregate meal site where she volunteers and eats at no charge. She pointedly asks, "What more can I cut out and afford to keep on living at all?"

The irony, of course, is that healthier people have less trouble adjusting to cooler temperatures. But to be healthy, these seniors must eat balanced meals; yet the escalating costs of fuel devour more and more of their fixed incomes, leaving less and less for their own food. As they eat less, these elders become more vulnerable to the discomforts and dangers of cold homes.
ASSISTANCE
"No Credit to Customers"

In direct relationship to the changes seniors have been encountering, there has been a major debate over assistance in coping with these new problems. For the most part, the seniors we talked to were reluctant to request assistance from any source. However, as more and more are forced to reconsider their own initial inhibitions about seeking help, they voiced anger and frustration when help was not available or was unnecessarily slow in coming.

A disgusted and angry homeowner told us that as the price of oil continued to rise she went to her local CAP Agency for fuel assistance. They refused her request because she was a few dollars above the eligibility limit. She states:

I hate this situation. I've worked all my life so that I might be comfortable in later years. Federal guidelines must be flexible to accommodate people like me who just don't meet these limits.

Another woman we spoke with was visibly upset with the fuel assistance guidelines because CAP figures "rentals as income, but makes no allowance for upkeep and repairs." She was denied assistance because she said she was $50 in excess of income guidelines.

An angry man told us as he paced back and forth across the room,
I have applied three times this year for fuel assistance and every time I have been turned down. They say I receive too much Social Security. Do you know what I found out? I only get $100.00 a year more than the allowable income for assistance. I have a sick wife and can't keep the house at a low temperature. That makes my fuel bills high.

Anger and frustration were expressed by another woman who felt that the fuel assistance guidelines were not flexible enough. She currently is living in an apartment with her husband, two sons and her mother who is 79 years old. She receives Social Security for herself, her husband and her mother.

Because of Ma getting her check, I am not eligible for fuel assistance . . . and it burns me up. I went down to the CAP Office last week and tried to tell them that I needed the fuel assistance money . . . and they turned me down.

Not everyone was able to keep their residence heated throughout the winter. Several people talked of pipes bursting because of the cold, which only increased their list of problems.

Mrs. S., a Boston homeowner, tells of how precisely she had to figure her budget this winter:

I keep my thermostat turned down low, so my oil will last from check to check. You remember last month, we had some cold days and my oil ran out a day before I was due for delivery. I had one more day to go before getting my check. I refused to call my oil man and ask for oil, because once before my oil was low and I was scared it would run out and he told me he was giving no credit to customers. When you wanted oil, you had to pay when it was delivered. I had already reached my fuel assistance limit and it was no need of calling that office again. I was real cold and I was glad
I had my small heater and I used that to keep warm until the next day. I was so happy to see my mailman with my check so I could get some oil.

The following individual was not as lucky as Mrs. S., as she explains:

I woke up one morning last month and the house was extremely cold. I looked at the thermostat, because my grandchildren sometimes play with the dial, it was okay. I went down in the basement to check the oil tank and found it empty. I called the oil man, he refused to bring me some oil because I still owed money on the last bill. I called my Social Worker. After one day telephoning, I reached her by phone the second day at her office. She was able to get me 100 gallons of oil. My grandchildren and myself was without heat for 2 days. I pray to God that no other human being has to experience such a situation.

Many others interviewed were genuinely thankful and grateful for the fuel assistance program; had it not existed they were uncertain what would have happened to them this winter. Yet, this admittedly important program seems insufficient in light of the sky-rocketing fuel costs, the complexity of elderly problems, and the need for more comprehensive insulation and passive solar heating systems in Boston residences. Present policies and guidelines work against most needy seniors, including those with extenuating circumstances or unanticipated predicaments. Human need appears to have taken second place to bureaucratic ethos.
GENERAL PATTERNS

The "modified critical incident" technique yielded 10 topics or predominant themes from 317 incidents reported (averaging three incidents per interview). The most frequently mentioned and overriding topic of discussion was the interviewees' efforts to conserve heat. In fact, 29.7% of the incidents discussed heat saving measures. To our surprise, in a supplemental questionnaire completed during each interview, 83.3% of the interviewees reported they had storm windows, 71.3% storm doors and 55.6% taking other steps to insulate their residence. An overwhelming 94.4% lowered the temperature of their residences at night, and 73.1% had their heating system serviced at least annually. The average temperature of their residences was 66.89 during the day and 62.78 during the evening. Again, the message from the seniors is clear: Even with their limited means, the elderly have demonstrated responsible conservation efforts. I should be stressed that 43% of those interviewed kept the evening temperature of their residences at 60 degrees or less and 38% kept their thermostat at 65 degrees or less during the day. Among other things, our questionnaire did pinpoint the need for additional insulation for the residences of the seniors in our sample: only 31.5% currently have insulation in the roof, and 23.1% have insulation in the walls. And becoming accustomed to colder rooms was not a simple matter for many seniors. Their efforts to
conserve heat often resulted in unreasonably high social, health, and emotional costs, particularly for the frail elderly. These are reflected in the following summary of findings:

- A full 21.5% of the total incidents generated by the seniors were about changes they have had to make in their standard of living. These changes involved ability to buy goods, including paying for basic utilities or rent; activities and travel; basic transportation; and social events or entertainment.

- The next most frequent topic represented 11.0% of the incidents in our study. These incidents discussed a need or use of assistance. Incidents included numerous stories about state programs concerning meals and fuel assistance, church assistance, and help from friends or relatives.

- A total of 10.1% of the incidents were generated around issues of changes in personal living arrangements as a result of increasing fuel costs. These included closing off parts of the house, living in the kitchen, taking in boarders, and moving or planning to move to less expensive housing.
• Elderly discussed issues of nutrition and health 6.3% of the time. These incidents focused on issues of unbalanced meals, eating less, buying and preparing food, growing food, colds, flu, arthritis, chronic disease or conditions, and seeking medical help.

• Personal characteristics, such as pride, fear, isolation, stress, anxiety, anger, occurred as primary themes 4.7% of the time. However, these personal characteristics were frequently woven into other topic areas (approximately 20% of the incidents).

• Issues of landlord-tenant relations were of concern for those elderly who rent and pay utilities. Overall, 4.7% of the incidents discussed issues of repairs and costs for renters. Frustrations existed for many renters seeking fuel saving renovations from landlords. At the same time incidents were generated by elderly landlords who pay utilities. Many were concerned about raising rents to meet costs and the impact of these costs on their tenants.

• Experiences concerning visitors occurred in 4.7% of the incidents. These included stories of
visits from children, grandchildren, relatives, friends or neighbors with a recurrent message of deliberately discouraging visitors because the residence was so cold that the senior did not want to face embarrassment.

- Stories of specific heating crisis contributed to 4.4% of the incidents. These included stories of lack of heat, pipes bursting, financial difficulties, and issues of safety.

- Stories of changes in socialization, such as use of drop-in centers, lunch sites, cards, bingo, and at home contributed to 2.9% of the incidents.

Table 2 presents the ten major topic areas and their frequency relative to the overall number of incidents generated.
TABLE 2

Theme Areas Generated From 317 Critical Incidents

<table>
<thead>
<tr>
<th>Theme Areas</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Heat Saving Steps</td>
<td>29.7%</td>
</tr>
<tr>
<td>2. Change in Standard of Living</td>
<td>21.5%</td>
</tr>
<tr>
<td>3. Assistance</td>
<td>11.0%</td>
</tr>
<tr>
<td>4. Change in Living Arrangements</td>
<td>10.0%</td>
</tr>
<tr>
<td>5. Nutrition and Health</td>
<td>6.3%</td>
</tr>
<tr>
<td>6. Personal Characteristics</td>
<td>4.7%</td>
</tr>
<tr>
<td>7. Landlord-Tenant Relations</td>
<td>4.7%</td>
</tr>
<tr>
<td>8. Visitors</td>
<td>4.7%</td>
</tr>
<tr>
<td>9. Heating Crisis</td>
<td>4.4%</td>
</tr>
<tr>
<td>10. Socialization</td>
<td>2.9%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

Trends of Individual Groups

These preliminary findings suggested the need to more carefully examine some of the data. One area we chose to pursue was whether there were any differences in the types of incidents generated by people from the different demographic backgrounds. By cross tabulating theme areas with the major independent variables of the study (i.e. sex, location, status, living situation, ethnicity, and fuel assistance eligibility), we were able to see that some important differences did exist. Table 3 summarizes the rank order each group demonstrated in their production of reported incidents (see page 41). That is, the ranking of topic area
from most frequent to least frequent is presented in the Table for each group. In addition, the Table presents those topics which occurred more frequently than the expected distribution based on percentage in the population. Critical incident themes which occurred 8-16% more frequently than expected are circled; over 16% more frequently are boxed. Each population had certain general concerns demonstrated by the relative frequency with which each theme arose.

We found, for instance, that some variation existed both within and between groups. The most prevalent differences seemed to be a result of location. The suburban elderly we interviewed seemed to be far more concerned with issues of personal characteristics such as pride, fear, isolation and the like than their urban counterparts; urban groups seemed more concerned with basic issues of assistance, health, nutrition, landlord-tenant relations, visitors, and crises. Sex differences also stand out. Women are particularly concerned with issues of assistance and crisis, while men are more likely to discuss issues of nutrition, health and personal characteristics. Landlord-tenant relations are particularly important for men, urban groups, blacks, renters (obviously), couples, and lower-income groups eligible for fuel assistance. Issues of assistance are weighted toward urban, women, singles, blacks and individuals eligible for fuel assistance. Nutrition and health were more frequently
<table>
<thead>
<tr>
<th>Overall Rank Order</th>
<th>SEX</th>
<th>LOCATION</th>
<th>STATUS</th>
<th>LIVING SITUATION</th>
<th>ETHNICITY</th>
<th>ELIGIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Rank Order</td>
<td>Rank Order</td>
<td>Rank Order</td>
<td>Rank Order</td>
</tr>
<tr>
<td>Heat Saving Steps</td>
<td>1</td>
<td>M</td>
<td>F</td>
<td>11 U S</td>
<td>H R</td>
<td>S C</td>
</tr>
<tr>
<td>Change in Standard of Living</td>
<td>2</td>
<td>M</td>
<td>F</td>
<td>22 U S</td>
<td>H R</td>
<td>S C</td>
</tr>
<tr>
<td>Assistance</td>
<td>3</td>
<td>M</td>
<td>F</td>
<td>53 U S</td>
<td>H R</td>
<td>S C</td>
</tr>
<tr>
<td>Change in Living Arrangements</td>
<td>4</td>
<td>M</td>
<td>F</td>
<td>34 U S</td>
<td>H R</td>
<td>S C</td>
</tr>
<tr>
<td>Nutrition &amp; Health</td>
<td>5</td>
<td>M</td>
<td>F</td>
<td>46 U S</td>
<td>H R</td>
<td>S C</td>
</tr>
<tr>
<td>Personal Characteristics</td>
<td>6</td>
<td>M</td>
<td>F</td>
<td>67 U S</td>
<td>H R</td>
<td>S C</td>
</tr>
<tr>
<td>Landlord Tenant Relations</td>
<td>7</td>
<td>M</td>
<td>F</td>
<td>78 U S</td>
<td>H R</td>
<td>S C</td>
</tr>
<tr>
<td>Visitors</td>
<td>8</td>
<td>M</td>
<td>F</td>
<td>89 U S</td>
<td>H R</td>
<td>S C</td>
</tr>
<tr>
<td>Crisis</td>
<td>9</td>
<td>M</td>
<td>F</td>
<td>95 U S</td>
<td>H R</td>
<td>S C</td>
</tr>
<tr>
<td>Socialization</td>
<td>10</td>
<td>M</td>
<td>F</td>
<td>10 U S</td>
<td>H R</td>
<td>S C</td>
</tr>
</tbody>
</table>

KEY: *= 8%-16% increased frequency of statements over the expected based on percentage in the population.
**>16% increased frequency of statements over the expected based on percentage in the population.

*Numerical breakdowns of the cross tabulations are available upon request.
discussed by males, urban, homeowners, and individuals not eligible for fuel assistance. Topics around energy related crises were generated more frequently by women, urban, homeowners, singles, whites and individuals eligible for fuel assistance. However, issues of heat saving measures, changes in standard of living, assistance, changes in living arrangements and health and nutrition were discussed most frequently across most groups.

In addition to analyzing each incident by theme, incidents were examined for polarity of the statement, that is, if the incident reflected a positive, negative or neutral statement by the interviewee. Results indicate that 70.7% of all the incidents generated by the seniors were negative, 19.2% were positive, and 10.1% presented a neutral content item.

Closer examination of the positive, negative and neutral statements by our key demographic variables do demonstrate substantial variation across groups. For example, urban groups expressed fewer neutral and positive statements and more negative statements than their suburban counterparts ($x^2 = 0.01$). Homeowners presented more positive, less negative and less neutral statements than renters ($x^2 = 0.02$). Black seniors produced less positive, more negative (84.8% of incidents generated from blacks were negative), and less neutral statements than white seniors ($x^2 = 0.01$). No statistically significant differences in polarity of incidents
existed for males and females, singles and couples, or those who were eligible and ineligible for fuel assistance. It can be seen from these general results that urban individuals, renters, and black seniors related more unpleasant experiences than their comparison groups. However, it should be reiterated that all groups evidenced a majority of negative incidents. In fact, no group evidenced less than 66% negative incidents in our interviews.
CONCLUSION AND RECOMMENDATIONS

The preceding chapters were intended to provide the reader with descriptive insight into the ways in which elders are coping with the challenge of paying for their own heat. For the most part they have demonstrated stoic and inventive responses to the sudden demand to live with less. Almost all interviewed, regardless of health, regulate their thermostats day and night; the majority have attempted low-cost, no-cost conservation measures. A large proportion of the people we talked to have reduced the living space in their residences and use their cooking stove as a source of heat.

But for many of the elderly we talked with, the fine line between satisfactorily coping and bare existence has been crossed. They are members of a new poor. They are a group of people who, for the most part, managed as productive members of society throughout their lives. Most raised children, mortgaged homes, bought cars, and believed in the American dream and the golden years of retirement. They had clear visions for their own old age based on past experience and knowledge. But in the face of unanticipated inflation and unforeseeable changes in the world economy, they now find themselves entering into a period of harsh, cold realities. The dream has become a cruel nightmare in which they are old and poor. It is not easy in our society to be either. As a result, people's sense of pride and
independence -- as well as their material existence and overall health -- are rapidly deteriorating. It is not surprising, therefore, that a 90 year old man exclaimed that he would rather freeze to death than leave his unheated home. It is a macabre irony and sad statement about our society that he, in fact, might.

Through these interviews the linkages between nutrition, health, mental health, satisfaction, living arrangements, standard of living, and increased heating costs are clearly delineated for the new poor. Not having enough money for heat affects one's health, nutrition, affordable living space, interpersonal relationships, and social activities. It can increase stress and change friendships, unfavorably altering the perception of one's self. The interrelationships and complicated personal histories that elderly bring to this problem must be acknowledged and dealt with. To develop policy or solutions is far more complex than one might imagine. Because of the variability of the seniors' situations, income eligibility levels alone are insufficient criteria for making decisions of scarce fuel assistance allotments (what if the person is arthritic, sick, etc.?). Efforts for generally applicable formulas and quick fix temperature settings are simplistic and unrealistic.

Perhaps, most striking to those of us who have met and talked with the 108 seniors in the Greater Boston Area is the
underlying concern and fear for the future expressed in the interviews. Being old, feeble, isolated, lonely, hungry, and cold are some of the worst fears that they can imagine. The elderly we talked to have experienced hardship, suffering and pain. Many have lost loved ones and do not want to spend their remaining years in environments with additional discomforts. The cold becomes one more struggle, one more hardship; but one they are unprepared to solve, one they must quietly bear, bundled up and shuffling through a residence they once called home.

**Recommendations**

From the findings presented throughout this report and consultation with the Massachusetts Association of Older Americans, we have developed a series of recommendations for consideration by the Massachusetts Legislature, the Massachusetts Executive Office of Communities and Development, the Massachusetts Office of Energy Resources, the Massachusetts Executive Office of Human Services and the Massachusetts Department of Elder Affairs. These specific recommendations for funding and services to needy elderly are designed as responses which will in the long run save public monies in chronic health care, nutrition expenses, and permanent housing costs. We support the Massachusetts CAP Directors Association 1981 ECAP Position Paper. The goal of these recommendations is to provide the necessary resources
such that seniors at risk may continue to live independent lives and satisfying lives without the need for extensive public intervention.

The recommendations from the University of Massachusetts/Boston, College of Public and Community Service, Gerontology Program are:

1. Increase the funding of the state Emergency Crisis Fuel Assistance Program administered by EOLD from $15 million to $20 million.

2. Increase the eligibility level of elderly applicants to 200% of the poverty level from the 150% level in FY 1980.

3. Allow for medical deductions to be taken when computing eligibility for the Commonwealth's emergency fuel assistance program.

4. Implement an expanded weatherization and conservation program to assist in winterizing the homes of elderly homeowners and renters.

5. Implement an outreach program, staffed by elderly workers, to assist elderly residents in obtaining assistance and developing more energy efficient residences.

6. Coordinate the approach of federal and state programs serving the most vulnerable and frail
elderly (i.e. Meals on Wheels, Home Care Services, and fuel assistance) with appropriate follow-up by community agencies. One State agency should be responsible for the entire fuel assistance program and serve as a center for information dissemination.

7. Start the Fuel Assistance Program by October 1, 1980 to allow at least six weeks to prepare for elderly applications. The Massachusetts Legislature should replicate last year's forward funding mechanism.

On one level we need to establish a flexible fuel assistance program that can respond to the immediate crisis experienced by the elderly. On another level, we need to examine ways to develop supportive responses on a larger scale where the aging are insured of the basic security of food and heat in an environment they choose, and in a manner which fosters dignity, self-reliance and personal independence. We must acknowledge our responsibility and fulfill its imperatives.

The elderly have spoken. Is anybody listening?
"Because of my cold appartment I am having a lot of problems with my hands and knees . . ."  
— a 72 year old man from Boston

"What more can I cut out and afford to keep on living at all?"
— a suburban elderly woman just south of Boston

". . . the doctor won’t let me come home after the operation because he said my house was too cold."
— a suburban homeowner currently receiving fuel assistance

"I am happy my family is down south because I would be ashamed for them to see me living like this."
— a renter from Boston who has been a widow for a decade

"My grandchildren and myself was without heat for 2 days. I pray to God that no other human being have to experience such a situation."
— a black urban homeowner