

VILLAGE VIEW

ANDREA LEONARD

Double-digit inflation affects us all, but it affects different segments of society in different ways. Young people in the work force may be earning wages or salaries that seem astronomical compared to those their parents considered good pay a generation ago.

Glancing back thirty years reminds us income levels of eight to ten thousand a year put those fortunate enough to enjoy them in the middle years of this century in upper-income to affluent categories. That kind of money, today, barely sustains a family of four; yet the vast majority of American households manages to muddle along on just such annual incomes.

The middle-aged worker depends on pay-raises and, in some cases, a second family income when Mother goes back to work to help offset higher living costs. Nearly half this country's married women are now employed full time. In other instances, Dad moonlights or puts in considerable overtime to offset the dollar's reduced purchasing power.

Older workers, those nearing retirement, know they can't anticipate continuing raises nor are most physically able to devote long hours to productive labor. Their energy banks as well as their savings accounts are being depleted. Even the prospect of additional income from Social Security is not, they perceive, going to cut the mustard; furthermore, in order to collect full Social Security benefits, the semi-retired person not only must have had a history of top-dollar earnings in the

past, he must now limit his earned income to government-controlled ceilings; the ceiling automatically forces him, unless he has retirement or unearned income, to live on less than \$10,000 a year.

All of his earned income is still subject to Social Security, withholding and state and federal income tax. There is even talk of taxing Social Security income. The result, sadly enough, spells disaster for many older people, particularly those without company-sponsored retirement plans. And while such plans are far more common than a generation ago, many thousands, now sixty-five and older, have no such benefits. To them, the future appears bleak for they see no hope of inflation being controlled nor a miracle enhancing their financial positions.

What can people in this bind do to help themselves? Maybe more than is at first apparent; there are actions people can take to combat rapidly escalating prices. Furthermore, most older people's expenses tend to decline.

As home mortgages are retired, housing costs drop appreciably. Property taxes tend to rise, yes; but these, when excessive, can help reduce income taxes. Over-sixty-fivers are entitled to double personal exemptions when tax time rolls around. A second family car can be eliminated for considerable savings.

Home maintenance and simple car maintenance can fill a retiree's now-idle hours. Men can participate in and enjoy projects once the exclusive province of the distaff side. One retired male teacher has a loom in his basement where he weaves exquisite fabrics; he and his wife make bedspreads, draperies, wall hangings, place mats for their own use and for gifts to those they love.

Women as well as men can change oil, check tire pressures and battery-water levels in the car. At adult education

courses both may learn to tune-up the family chariot, replace head and tail lights, or check out the electrical system and replace fuses when necessary.

Rising energy expenses can be offset with a variety of devices; solar hot water heating systems are astonishingly efficient. Not only are fuel bills cut, but electricity use is dramatically reduced. Every time a burner switches on to heat hot water, electricity is used. When Ole Sol does the heating, the burner sits silently in the cellar. The result is positively reflected in monthly bills.

Supplemental heat, whether from a wood-burning stove or portable electric heaters, keep principal rooms comfortable in winter at minimum costs. Seldom-used rooms or sleeping quarters remain cool.

Automatic-set-back thermostats provide carefree savings; no one need feel guilty if he forgets to turn down the heat at night or when the house will be empty most of the day. Nor must someone get up early to a cold house, rush out to reset the thermostat, then shiver back to the comfort of blankets and bedclothes while the house warms up. The automatic thermostat will do it for you while you catch an extra hour's sleep, undisturbed. If you're a "morning person", an on-setting of 5:30 a.m. will guarantee a cozy bathroom by six; if your day ends between nine and ten in the evening, an 8:30 p.m. off-setting is late enough for comfort until bedtime.

This presupposes, of course, you've beefed up insulation, caulked windows and doors, installed storms and hung windowshades to pull down at sunset before drawing draperies to cut heat loss through the glass. Windows account for 50 percent of the heat loss in a well-insulated house with good storm windows.

Retirees may consider putting up insulated shutters for further economy. Installed inside, well-fitted and goodlooking window shutters can enhance decor in addition to preventing warm air from passing over cold glass surfaces. Shutters constructed of pine frames with an inch of insulation between 1/8" plywood "skin" can save big dollars, can be built by anyone handy with woodworking tools, or be custom-made at considerable expense.

Alternates to wooden window shutters are quilts that roll up like shades, or styrofoam panels cut to fit window frames and attached with magnetic clips. During the day, quilts form a bulky roll above the windows; these can be hidden with cornices. To admit light and sunshine, styrofoam panels must be removed each morning, stored, then replaced each evening. Is that a tremendous inconvenience to cut heating expenses by 40 percent or 50 percent?

Initial costs to install heat-saving window treatment run from under \$1 to \$6 per square foot of glass; the styrofoam panels are not only the least expensive, but they provide the most economy. Using them is very little more effort than other systems; the greatest problem may be storing them. Once a convenient home is found (behind a couch or door?) they can be put up and down as quickly as shades and draperies are drawn.

On north-facing windows, the heat-wise homeowner may consider leaving panels in place day and night. Only windows located where the sun streams in need be uncovered. As the sun moves across the heavens, consider putting the panels back on shaded windows.

These are but a few things retirees can do to combat reduced income and rising costs. Savings can be made in other ways. Time was, wives dreaded their husbands' day of retirement. What would he do with himself? What would she do with him hanging around the house all day?

The retiree needs to feel useful, needs to know his contributions are valuable, needs to be active in assuring his future security. Making changes, accepting challenges, assuming new responsibilities can give retired people new interests, new importance, and new goals for channeling energy and activity. How older people deal with double-digit inflation can make a difference in their living standards and in their adjustment to the inevitable changes retirement brings.