



# Resourceful Thinking

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## SOCIAL SECURITY COLA FOR 2018

### COST OF LIVING ADJUSTMENT (COLA) FOR 2018

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2016 through the third quarter of 2017, more than 66 million Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 2.0 percent COLA for 2018.

#### What is a COLA?

Legislation enacted in 1973 provides for cost-of-living adjustments, or COLAs. With COLAs, Social Security and Supplemental Security Income (SSI) benefits keep pace with inflation.

#### How is a COLA calculated?

The Social Security Act specifies a formula for determining each COLA. According to the formula, COLAs are based on increases in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). CPI-Ws are calculated on a monthly basis by the Bureau of Labor Statistics.

A COLA effective for December of the current year is equal to the percentage increase (if any) in the CPI-W from the average for the third quarter of the current year to the average for the third quarter of the last year in which a COLA became effective. If there is an increase, it must be rounded to the nearest tenth of one percent. If there is no increase, or if the rounded increase is zero, there is no COLA for the year.

#### More COLA information

The 2.0 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 61 million Social Security beneficiaries in January 2018. Increased payments to more than 8 million SSI beneficiaries will begin on December 29, 2017. (Note: some people receive both Social Security and SSI benefits)

The maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$128,400.

The earnings limit for workers who are younger than "full" retirement age (age 66 for people born in 1943 through 1954) will increase to \$17,040. (We deduct \$1 from benefits for each \$2 earned over \$17,040.)

The earnings limit for people turning 66 in 2018 will increase to \$45,360. (We deduct \$1 from benefits for each \$3 earned over \$45,360 until the month the worker turns age 66.)

There is no limit on earnings for workers who are "full" retirement age or older for the entire year.

Read more about the cost of living adjustment at <https://www.ssa.gov/news/press/releases/2017/#10-2017-1>.

[Sources: "Latest Cost of Living Adjustment", <https://www.ssa.gov/OACT/COLA/latestCOLA.html>; "Cost of Living Adjustment Information for 2018", <https://www.ssa.gov/news/cola/>]

### WHAT YOU CAN DO TO FALL 'SAFELY'

The recent AARP Magazine featured an article on knowing what to do if we fall. Of course, our goal is to NOT fall at all, but falls happen quickly and before we know it, we're on the ground.

Here are some suggestions to hopefully help us take a fall.

**Stay bent** – As soon as you sense that you've lost your balance, get ready to fall with bent elbows and knees.

**Protect your head** – If you're falling forward, try to turn your face to the side. If you're falling backwards, tuck your chin to your

chest so your head doesn't hit the ground. (People are more likely to suffer a traumatic brain injury from falling than from any other cause.)

**Land on the meat** – Try to land on the meaty parts of your body – the muscles in your back, butt or thighs – not on bone. If you keep your knees and elbows bent and try to land on muscle, you'll be less likely to crack your elbows, knees, tailbone or hips.

**Keep falling** – Instinct is to try to stop your body as quickly as you can. Try to roll with the fall.

Although we can't prevent all falls, keep the following things in mind to try to improve your footing.

**Be aware.** Think about where you are and what you're doing. Watch your steps.

**Make sure you can see.** Have your vision checked and make sure your glasses prescription is current.

**Practice balancing.** Stand with your feet together. Raise one foot an inch and hold for 30 seconds. Do this for 10 reps and repeat it with the other foot. Do exercises that include a range of activities that together improve balance, strength, flexibility and endurance.

**Do home safety checks.**

Assess your home environment to identify hazards that increase fall risk. (Occupational therapists often can conduct these in-home evaluations.) Look for potential risks that may include loose rugs on the floor, cluttered walking space, poorly lit areas and absence of handrails where needed (e.g., stairs, bathroom).

[Source: The AARP Magazine, December 2017/January 2018, "The Art of Falling Safely", The Brain Injury Guide and Resources, "The Elderly & Traumatic Brain Injury", <http://www.braininjuryeducation.org/Elderly/the-elderly-and-traumatic-brain-injury.html#issues> ]

### **BABY, IT'S COLD OUTSIDE!**

We have had extreme cold since Christmas, and while some people have the option of staying inside until the warm-up, others of us must brave the cold to get to our jobs. If you have to be out in these frigid temperatures, make sure to dress appropriately. Adults and children should wear: a hat (Mom was right!), a scarf or knit mask to cover face and mouth, sleeves that are snug at the wrist, mittens (they are warmer than gloves), water-resistant coat and shoes, and several layers of loose-fitting clothing.

Be sure the outer layer of your clothing is tightly woven, preferably wind resistant, to

reduce body-heat loss caused by wind. Wool, silk, or polypropylene inner layers of clothing will hold more body heat than cotton. Stay dry—wet clothing chills the body rapidly. Excess perspiration will increase heat loss, so remove extra layers of clothing whenever you feel too warm. Also, avoid getting gasoline or alcohol on your skin while de-icing and fueling your car or using a snow blower. These materials in contact with the skin greatly increase heat loss from the body.

Do not ignore shivering. It's an important first sign that the body is losing heat. Persistent shivering is a signal to return indoors.

Eating well-balanced meals will help you stay warmer. Do not drink alcoholic beverages—they cause your body to lose heat more rapidly. Instead, drink warm, sweet beverages such as hot chocolate to help maintain your body temperature. If you have any dietary restrictions, ask your doctor.

What do you do if you get stranded? Tie a brightly colored cloth to the antenna as a signal to rescuers. Move anything you need from the trunk into the passenger area. Wrap your entire body, including your head, in extra clothing, blankets, or newspapers.

Stay awake. You will be less vulnerable to cold-related health problems. Run the motor (and heater) for about 10 minutes per hour, opening one window slightly to let in air. Make sure that snow is not blocking the exhaust pipe—this will reduce the risk of carbon monoxide poisoning. As you sit, keep moving your arms and legs to improve your circulation and stay warmer. Do not eat unmelted snow because it will lower your body temperature.

Exposure to cold temperatures, whether indoors or outside, can cause serious or life-threatening health problems. Infants and older adults are particularly at risk, but anyone can be affected. To keep yourself and your family safe, you should know how to prepare [your home](#) and [your car](#), how to prevent cold-related health problems like [hypothermia](#) and [frostbite](#), and what to do if a cold-weather health emergency arises.

[Source: Centers for Disease Control & Prevention, Natural Disasters and Extreme Cold, <https://www.cdc.gov/disasters/winter/about.html>]

**FOR OHIO CAREGIVERS: POWERFUL TOOLS FOR CAREGIVERS**

“Powerful Tools for Caregivers”, an educational program designed to help family caregivers take care of themselves while caring for a relative, friend or neighbor, will be offered on Tuesdays, January 16 – February 20 at Kennedy Park in St Clairsville. These six classes are free but registration is required. *Class size is limited and the program is open to Ohio caregivers only.* Contact Pat at 800 945-4250 ext 4901 to register or for more information.

**OLDER ADULT EXPO**

Our Older Adult Expo (formerly the Caregiver Support Fair) will be held on the first Tuesday of May from 10am – 3pm at the Ohio Valley Mall. We have decided that the time has come to change the name of our event and broaden the focus. We will still include the exhibits that have made our event a success, and will have plenty of info on caregiving resources and services for older adults. We also hope to include more information on activities and other services. The steering committee is now meeting. If you'd like to help, contact me at 304 243-0996 or [akoegler1995@gmail.com](mailto:akoegler1995@gmail.com) for meeting dates.

**GRIEF SUPPORT ALLIANCE**

This is a group for people and organizations in the community that can be resources for people in need of bereavement support. Meetings are held quarterly in the Wheeling and surrounding area. Speakers provide education, and grief support resources are shared so we can better serve those who are looking for grief and loss support. This is a good opportunity to meet and network with those who can help with resource information. Contact Sarah Barickman at 304 281-8719 for information on future meetings.

**ADULT SERVICE GROUPS**

Adult Service groups meet around our area. The purpose of these groups is to provide an educational and networking opportunity for local professionals who serve adults in our WV – OH area. Groups meet in Belmont County, Guernsey County and Jefferson County in Ohio, Marshall County and Monongalia County in WV. Call me for dates and contact information.

**CAREGIVER SUPPORT GROUPS**

There are several support groups in the area that focus on different needs. Call Ann at 304 243-0996 for information on groups that include Alzheimer's disease, Lewy Body disease, Grief & Loss, and Mental Health.

**CAN WE HELP YOU?**

Let us help you with your aging and caregiving questions. We serve anyone in need of assistance regardless of location, age or income.

Altenheim Resource & Referral Services has been helping older adults, caregivers and professionals locate services and learn about aging issues for over 22 years.

Consultation, information, and referrals are provided without charge and remain confidential. If we are unavailable and you need to leave a message, our answering system is easy – just speak after the beep!

We also

- \*offer programs that are free and open to the public
- \*offer workshops with Continuing Education Credit for social workers and nurses
- \*offer presentations to your group

Feel free to call us at 304 243-0996, email Ann at [akoegler@frontier.com](mailto:akoegler@frontier.com) or [akoegler1995@gmail.com](mailto:akoegler1995@gmail.com) or contact us through our web site at [www.altenheimcommunity.com](http://www.altenheimcommunity.com). We'd be happy to help you!



Let us be  
Your Gateway to Care for Older Adults!

Hours:  
Monday – Friday  
8am – 4pm

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