

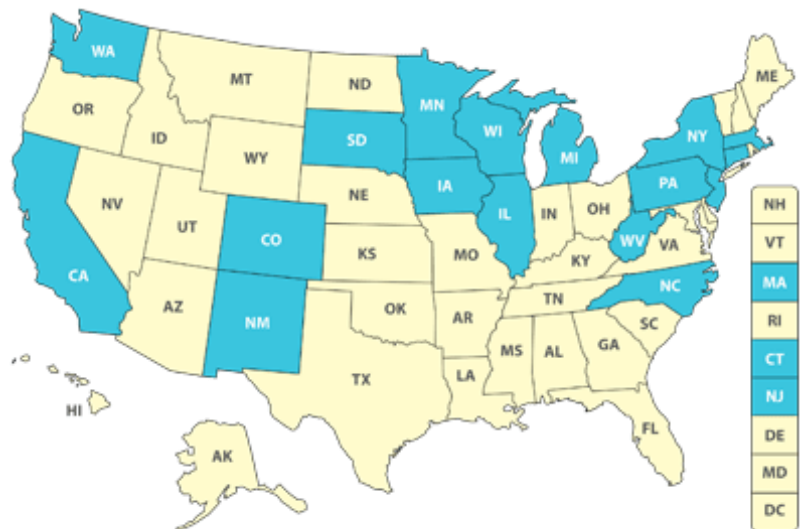


Tracking Our Successes

Wider Opportunities for Women (WOW) is a national advocacy organization with over 45 years of experience helping women and families build economic security. WOW's Elder Economic Security Initiative (Initiative) offers a concrete framework and tools, including the Elder Economic Security Standard™ Index (Elder Index), to shape public policies and programs to promote the economic security of elders at the national, state and community levels.

Building a National Campaign

With support from the Retirement Research Foundation and the Atlantic Philanthropies, the Elder Economic Security Initiative is currently active in seventeen states: Massachusetts, California, Pennsylvania, Illinois, Wisconsin, Minnesota, Connecticut, New Jersey, Michigan, New York, West Virginia, New Mexico, Washington, Colorado, Iowa, South Dakota and North Carolina.



In partnership with the Gerontology Institute at the University of Massachusetts Boston, WOW will produce a national database with Elder Index data for all 50 states and the District of Columbia. The information below illustrates how the framework of economic security and the Elder Index are being used nationwide in ongoing and specific instances.

Forging Policy and Program Change

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CAPACITY BUILDING

The framework of economic security and the Elder Index are emerging as innovative tools for strengthening the capacity of multiple state and community-based organizations.

- Almost **\$5 million** has been raised thus far to carry out the Initiative from 2005 through 2012.
- Nearly **550** organizations and individuals are active allies in the Initiative.
- Elder Economic Security Standard™ Index reports released in **14** states.
- “Elders Living on the Edge: When Basic Needs Exceed Income” policy briefs completed in **13** states.
- **California:** (ongoing) Citing the Elder Index to revise the grantmaking strategy for the California Community Foundation’s human development program area
- **California:** (ongoing) Informing the United Way of the Bay Area’s ongoing strategic planning and grantmaking
- **California:** (2010) Received funding from the California Wellness Foundation to continue to inform stakeholders, including seniors, policy makers, advocates, opinion leaders and the media, about economic security issues impacting the health and well-being of California’s seniors
- **California:** (2009) Completed a demographic analysis to count elders living below the California Elder Index in partnership with the UCLA Center for Health Policy Research
- **California:** (2008-2010) Selected, for multiple years, as a fellow of the Women’s Policy Institute of the Women’s Foundation of California to develop and advocate for state legislation on elder economic security
- **California:** (2010) The Insight Center for Community Economic Development released updated 2010 Elder Economic Security Standard™ Index (Elder Index) data
- **Colorado:** (2010) Received funding from the Rose Community to create, market and distribute the Colorado Elder Index as a companion report to the updated 2011 Colorado Economic Self-Sufficiency Standard Report
- **Illinois:** (2010) Received funding from the Landau Foundation and Chicago Community Trust to expand the Elder Economic Security Initiative coalition by working with housing experts to identify arenas to target policy efforts’ and to work with the community-based pilot programs that will undertake economic security counseling
- **Massachusetts:** (2008) The Massachusetts Association of Older Americans was named *2008 Advocate of the Year* by the Massachusetts Councils on Aging (MCOA) for launching the Initiative and the Elder Index
- **Massachusetts:** (2009) Completed comprehensive analysis of how common income supports help elders on a pathway to economic security in partnership with the Gerontology Institute at the University of Massachusetts Boston

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- **Massachusetts:** (2010) The Massachusetts Association of Older Americans, Inc. (MAOA) received a planning grant to design a five organization elder advocacy electronic network in 2010 and secured funding for implementation in July 2011. The network will distribute information about proposed policy changes related to economic and health security for older adults, solicit elders' perspectives on the changes and provide e-alert notices when legislative or regulatory action on relevant policy change is expected
- **Massachusetts:** (2011) MAOA received funding to reach out to family caregivers who are at or near the end of their caregiving role. The project will assist individual caregivers in re-engaging in employment/volunteer activities, recruit a group of former caregivers as family caregiving advocates and increase the visibility of the contributions and importance of caregivers to the economy and the benefits of supporting family caregiver's efforts
- **Michigan:** (2010) As one of ten Benefits Enrollment Centers through a grant from the National Council on Aging (NCOA), Elder Law of Michigan helps seniors in need and people with disabilities find and enroll in all the benefits programs for which they are eligible
- **Michigan:** (2010) Received in-kind support from Wayne State University to conduct demographic analysis of the number of seniors who fall below the level of economic security determined by Michigan's Elder Index
- **Minnesota:** (2009) The Minnesota Women's Consortium created a working relationship with the Minnesota Department of Human Services to use video-conferencing technology to broadcast the Initiative's stakeholder meetings statewide to over 18 sites and 350 individuals, including the US Administration on Aging's Chicago regional office
- **Minnesota:** (2010) Selected as a grantee of the National Council on Aging's Elder Voices for Economic Security program and as such will engage Minnesotans from grassroots to state and federal policymakers in raising awareness of economic insecurity among older adults through video story collection. These stories will be used to argue for support of integrating economic security in the Older Americans Act reauthorization
- **New Jersey:** (2010) The New Jersey Foundation for Aging was selected to work with the Women's Fund of New Jersey to replicate California Women's Foundation's Policy Institute; the organizations will train women advocates of all ages on how to develop policies that ensure communities can age with dignity, health and economic security
- **New Mexico:** (2010) The New Mexico Aging and Long-Term Services Department secured funding through a Centers for Medicare and Medicaid Services (CMS) Medicaid Infrastructure Grant to carry out the Initiative and to use the Elder Index for long-term care service delivery and planning
- **Pennsylvania:** (2008) With the goal of promoting economic security as a central focus, the Philadelphia Corporation on Aging now uses 200% of the federal poverty level, a much closer approximation of economic security than 100% of the federal poverty level, to shape its planning and research agenda
- **Pennsylvania:** (ongoing) PathWays PA assists community-based organizations, such as the Consumer Credit Counseling Services of Greater Philadelphia, with using the Elder Index in fundraising and development
- **Pennsylvania:** (2007) The Elder Index was cited in the first installment of a ten year strategic plan prepared by the state Housing Advisory Committee, Pennsylvania Office of Long Term Living and the Pennsylvania Housing Finance Agency to integrate affordable housing and long-term care supports across the states

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- **West Virginia:** (2009 - 2011) West Virginia Center on Budget and Policy and West Virginia Community Voices secured funding to support the development of the West Virginia Long Term Care Partnership, a statewide coalition that uses the Elder Index in its ongoing advocacy efforts
- **Wisconsin:** (2010) Selected as a grantee of the California Women's Foundation's Policy Institute, the Wisconsin Women's Network will train women advocates of all ages on how to develop policies that ensure communities can age with dignity, health and economic security

DIRECT SERVICE

Institutionalizing the concept of economic security and the Elder Index in direct services for workers, elders and families, such as care management and financial planning, serves to sustain and broaden the Initiative's reach and focus.

- **National:** (ongoing) The National Council on Aging's Economic Check Up is an online service to help seniors and the agencies that work with them assess their financial needs; find a wide array of community counseling and assistance services that might be appropriate to help them meet their needs; and provide hands-on assistance in accessing these services. The tool uses the Elder Index to benchmark a client's economic security level
- **California:** (ongoing) Using the Elder Index as a tool for assessing the "economic vulnerability" of clients receiving services through the Area Agency on Aging Linkages care management program
- **California:** (ongoing) Using the Elder Index to evaluate the impact of low-income housing and meal programs at Senior Community Centers of San Diego, California
- **California:** (ongoing) Using the Elder Index to save staff time in identifying where the most vulnerable adults reside in the community so that they may provide them with assistance in El Dorado County
- **California:** (2010) Selected to participate in the National Council on Aging's Economic Security Initiative, a national demonstration program that will offer person-centered counseling and support to economically vulnerable older adults in eight cities across the US
- **Illinois:** (2009) Incorporated the Elder Index and the concepts of the broader Initiative into policy course curriculum for graduate social work students at the University of Chicago School of Social Service Administration
- **Illinois:** (ongoing) AgeOptions, the Illinois suburban Cook County Area Agency on Aging, uses the Elder Index to benchmark how close a senior comes to economic security through their Economic Counseling program
- **Massachusetts:** (2008 - 2009) Partnered with Action for Boston Community Development, Inc. (ABCD) to educate service providers on economic security and common risk factors for housing foreclosure; are submitting proposal to continue partnership in 2011

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- **Wisconsin:** (2009) Partnered with WOW and the Women’s Institute for a Secure Retirement (WISER) to pilot test regional financial planning seminars and trainings for college-age and mid-career women
- **Wisconsin:** (2010) The Elder Index was incorporated into the final brief at a hearing held at the Office of Adjudication and Review to request a waiver of an SSI overpayment presented before an Administrative Law Judge

POLICY

Advancing policy planning, development and evaluation to promote the economic security of elders and their families is a central goal of the Initiative.

- **National:** (2009) Advised Congressional staff and secured language on promoting older adults’ participation in job training programs that lead to self-sufficiency in the Health Care and Training for Older Workers Act introduced by US Senator Herb Kohl
- **National:** (2009) Ensured the 2009 Modern Poverty Measure Act acknowledges “dependent care” expenses, including both elder care and child care, in its proposed revision of the federal poverty level
- **California:** (2009 – present) Secured bipartisan support in the General Assembly and Senate for **AB 324 Elder Economic Dignity Act of 2009**. It was introduced again in 2010 as **AB 2114 the Elder Economic Dignity Act**, but was not passed through to the Senate. The bill has been reintroduced as **AB 138 the Elder Economic Planning Act of 2011**. The bill requires:
 - California Department on Aging (CDA) and Area Agencies on Aging across the state to incorporate the Elder Index in strategic planning efforts
 - Use of the Elder Index as a tool for assessing the “economic vulnerability” of clients receiving services through Area Agency on Aging Linkages care management programs
- **California:** (2009) Passed **AJ6**, a resolution to the Elder Economic Dignity Act of 2009, which calls upon the US Congress and Administration to re-visit how the federal poverty level is calculated
- **California:** (2010) Secured support in the Senate for **SB 1084 The California Economic Security Act of 2010**, which would create a two-year, bipartisan task force to reduce poverty and increase economic security among Californians using the Family Economic Self-Sufficiency Standard and the Elder Index to establish concrete goals and evaluate progress
- **California:** (ongoing) Passed an ordinance in 2009 in San Francisco piloting use of the Elder Index, instead of 300% of the federal poverty level that is currently used, as an assessment tool for the Community Living Fund, a local long-term care program; San Francisco completed the impact research and is moving to the next stage which is to transition the program to using the Elder Index

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- **Connecticut:** (2008) The Connecticut Permanent Commission on the Status of Women advocated for legislation to increase energy assistance dollars to elders and families in anticipation of rising energy costs for the winter of 2008-2009
- **Connecticut:** (2008) Aligned policy agendas on economic security across state agencies, including the Permanent Commission on the Status of Women, the Commission on Aging and the Connecticut Elder Action Network
- **Illinois:** (2010) Health and Medicine Policy Research Group ensured the Elder Index was cited to demonstrate the need for programs that assist older adults in Illinois in the ten-year long-term care services plan developed by the Older American Services Act Committee
- **Louisiana:** (2010) Introduced **HB 1050**, legislation that directs the Office of Elderly Affairs to plan for implementing the Elder Economic Security Standard Index
- **Massachusetts:** (2006 – 2007) Raised the asset limit for Medicaid home and community-based services from \$2,000 to \$10,000 by using the concepts and tools provided by the Massachusetts Initiative and Elder Index; the implementation of this change is on hold due to budget constraints but it remains a commitment of the legislature
- **New Jersey:** (2008 – 2009) Established joint-policy agenda and collaboration among anti-poverty, women's and aging advocates and organizations through development of the Elder Index and the accompanying policy brief
- **New Jersey:** (2009) Passed legislation to revise the eligibility period for the state's Senior Property Tax Freeze program from three years to one year; the implementation of this change is on hold due to budget constraints but it remains a commitment of the legislature
- **Wisconsin:** (2008) Using the Elder Index to inform county-level budget negotiations; following a presentation on the Initiative and Elder Index findings, the Price County Board approved a \$100 increase on the annual cap for the county's supplemental emergency energy assistance program

Statements of Support and/or Endorsements Secured From:

- **California:** (2008) Antonio Villaraigosa, Mayor of Los Angeles
- **Massachusetts:** (2006) Michael Festa, Secretary of Elder Affairs for the Commonwealth of Massachusetts
- **Minnesota:** (2009) Representative Paul Thissen, Minnesota District 63A
- **Pennsylvania:** (2008) Nora Dowd Eisenhower, Secretary of the Pennsylvania Department on Aging
- **New Mexico:** (2010) Michael Spanier, Secretary of the New Mexico Aging and Long-Term Services Department
- **New York:** (2010) Lilliam Barrios-Paoli, New York City Department for the Aging
- **New York:** (2010) Marty Markowitz, President, Brooklyn Borough
- **South Dakota:** (2010) Mike Rounds, Governor
- **West Virginia:** (2010) Delegate Thomas A. Campbell, West Virginia 28th District
- **West Virginia:** (2010) Senator Brooks F. McCabe, West Virginia 17th District

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- **Wisconsin:** (2008) Barbara Lawton, Lieutenant Governor
- **Wisconsin:** (2008) Senator Herb Kohl, Chair of the US Senate Special Aging Committee
- **Wisconsin:** (2008) Representative John Townsend, 52nd Assembly District
- **Wisconsin:** (2008) Senator Jon Erpenbach, 27th District

OUTREACH

Through outreach, the Initiative seeks to educate and empower diverse groups to promote elder economic security.

- Secured over **180** national, statewide and regional media hits in television, radio, online and print
- From 2008 - 2010, conducted over **600** presentations for advocates, providers, elders, caregivers and policy makers

Presenting the Elder Index to state and regional audiences, including but not limited to:

- Area Agencies on Aging and other community-based service and advocacy organizations
- County boards
- Cooperative extensions
- Anti-poverty taskforce meetings
- Senior centers and fairs
- United Way affiliates
- Community Action Association affiliates
- State and local universities and colleges
- Aging, anti-poverty, women's and other conferences

Sample Media Hits:

- **National:** (July 2011) Op-Ed "Social security "chained CPI" proposal threatens economic security," *The Hill's Congress Blog*
- **National:** (September 2010) "Social Security's a Vital Lifeline for Older Women," *AFL-CIO Now Blog*
- **National:** (March/April 2010) "Living on the Edge," *AARP Magazine*
- **National:** (March 2009) "Downturn Takes Its Toll on Senior Citizens," *FOX Business News*
- **National:** (May 2009) "During Older American's Month, Let's Focus on Keeping the Elderly Out of Poverty," *Huffington Post*
- **California:** (March 2009) "Ethnic Elders Find it Harder to Make Ends Meet," *New America Media*
- **California:** (October 2010) "For the elderly, poverty level doesn't cut it," *Los Angeles Times*
- **Colorado:** (July 2011) "Colorado seniors' expenses strain budgets, index shows," *The Denver Post*
- **Connecticut:** (March 2009) "Study Sheds Light on Elderly 'Gap,'" *The Hour Publishing Co.*

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- **Illinois:** (June 2008) “Elderly on Fixed Incomes Stretching Dollars,” *Daily Chronicle*
- **Iowa:** (January 2011) Op-ed “Guest Column: Speak Up on Behalf of Seniors,” *Des Moines Register*
- **Massachusetts:** (April 2007) Editorial: “Living the Not-So-Golden Years,” *Boston Globe*
- **Michigan:** (July 2011) “Poverty study: 1 in 3 Michigan senior citizens struggles with money,” *Detroit Free Press*
- **Michigan:** (February 2009) Op-ed “Recession Poses Particular Crisis for Mich. Elders,” *Lansing State Journal*
- **Minnesota:** (August 2009) Op-ed “Older Women are Struggling in this State,” *Minneapolis Star Tribune*
- **New Mexico:** (August 2010) “Report Takes a Look at N.M.'s Elderly,” *Albuquerque Journal*
- **New Jersey:** (July 2010) “Senior Freeze won't keep pace with tax hikes,” *The Trenton Times*
- **New Jersey:** (October 2009) Op-ed “It’s Rough Sledding Financially for NJ Senior Citizens,” *The Trenton Times*
- **New York:** (October 2010) “Senior citizens learn how to manage costs,” *Your News Now*
- **Pennsylvania:** (May 2008) “Some Older Pennsylvanians Don't Have Enough for Retirement,” *WPSU Public News Room*
- **South Dakota:** (November 2010) “Initiative to help gauge costs of growing old in S.D.,” *Sioux Falls Argus Leader*
- **Washington:** (March 2011) “Report: Cuts Jeopardize Seniors above Poverty Line,” *Yakima Herald*
- **Washington:** (March 2011) “'Index' Says Independent Elderly are Falling Short,” *The Olympian*
- **Wisconsin:** (September 2010) Op-ed “Grandparents Need Economic Security,” *Wisconsin State Journal*
- **Wisconsin:** (October 2009) “Social Security is not Enough for Seniors,” *Capital Times*
- **West Virginia:** (August 2010) Op-ed “Elder policy planning,” *The Charleston Gazette*
- **West Virginia:** (September 2009) “Survey Looks at Economic Security of Elderly,” *West Virginia NPR*

Other Outreach Efforts:

- **Connecticut:** (2009) Developed set of outreach brochures, one for seniors focusing on food costs and the Supplemental Nutrition Assistance Program (SNAP) and one for family caregivers, focusing on the Elder Index findings and available services and supports
- **Iowa:** (2011) Met with member of the *Des Moines Register* editorial board to discuss the plans for the Initiative
- **Massachusetts:** (ongoing) Outreach to elders on the availability of income support programs and working to systematically chip away at stigma and other barriers to enrollment through messaging campaign **“It’s Not Your Fault”**
- **Massachusetts:** (2010) Presented at a “Earn, Learn and Share” event for over 100 senior advocates hosted by the Clinton Council on Aging– the event focused on how advocates can secure and utilize funds during tough economic times
- **Michigan:** (annually) Issues “Call to Justice and Economic Security” awards annually to outstanding advocates in Michigan

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- **Michigan:** (2009) Used information from the Elder Index to educate estate planners on the costs associated with long-term care and the importance of ensuring that there is enough money available to cover a person's needs in addition to charitable contributions
- **Michigan:** (ongoing) Partnering with Michigan AARP to increase awareness of Benefits Quick Link tool and the availability of income support programs through multi-pronged messaging campaign **"It's Not Your Fault"** and **"You Are Not Alone"**
- **Minnesota:** (2010) Hosted a forum, "Older Women in Minnesota: Economic Realities," in conjunction with the Office on the Economic Status of Women
- **New Jersey:** (2011) Held an Elder Economic Summit in conjunction with NCOA to assist seniors who are at risk of losing their homes, filing bankruptcy or are having difficulties covering their basic expenses
- **New Jersey:** (ongoing) Cited Elder Index findings alongside information on income support programs in *Renaissance*, a statewide magazine distributed to a readership of 100,000 New Jersey seniors and family caregivers
- **Wisconsin:** (ongoing) Piloting a train-the-trainer curriculum on the Elder Index findings to use for the development of a statewide speakers' bureau of outreach volunteers
- **Wisconsin:** (ongoing) Distributing county specific information online and via CD for advocates throughout the state

ADVOCACY

Through advocacy, WOW and its state partners use the framework of economic security and the Elder Index for their own purposes and promote its use by allied organizations and diverse stakeholders.

- **National:** (2009) Invited speaker on national panel sponsored by the National Academy of Social Insurance on the "Quest for an Adequate Retirement Income" for policy makers and advocates
- **National:** (2009) Cited in [testimony](#) before the Senate Special Committee on Aging on protecting Social Security benefits by Dr. Kenneth Apfel, University of Maryland
- **National:** (2010) Testified before the National Commission on Fiscal Responsibility and Reform on the importance of strengthening Social Security benefits for seniors and offering debt reduction recommendations that do no harm to low-income families and elders
- **National:** (2010) National Council of Women's Organizations and the Older Women's Economic Security Task Force cited the Elder Index in their statement on multiple proposed national deficit reduction strategies, including that of the National Commission on Fiscal Responsibility and Reform

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- **National:** (2011) Elder Index and other resources used in the Social Security Matters toolkit for advocacy around strengthening Social Security
- **National:** (2011) The National Women’s Law Center cited the Elder Index in testimony before the House Ways and Means Committee on Social Security reform
- **California:** (2009-2010) Over 1,000 social workers made legislative visits in 2009 - 2010 in support of policy agenda
- **California:** (ongoing) The Los Angeles Area Agency on Aging is using the Elder Index to help inform elected officials as they evaluate the impact of service cuts to seniors
- **California & Wisconsin:** (2010) Created “Ask the Candidate” questions for committed citizens to use to gauge their candidates support for economic security and related programs
- **California:** (2007) Using the Elder Index to illustrate why legislators need to lift the state’s freeze on Cost-of-Living Adjustments (COLA) for Supplemental Security Income (SSI)
- **California:** (ongoing) Informing the annual legislative priorities of the California Alliance for Retired Americans (CARA); CARA is an advocacy group working to make the Elder Index the basis for policy assessment and evaluation
- **California:** (2010) Testified at a hearing in San Francisco on the reauthorization of the Older Americans Act sponsored by the Administration on Aging
- **California:** (2011) Hosted a rally at the capitol in support of **AB 138 the Elder Economic Planning Act of 2011**; Assembly Member Jim Beall, author of the bill, attended and spoke about the importance of the Elder Index as a planning tool for the Area Agencies on Aging
- **District of Columbia:** (2010) A senior advocacy coalition used the economic security framework to argue the need to preserve senior services when the Council is looking to balance the budget
- **Massachusetts:** (ongoing) Serving as a representative for elders on a statewide committee working to ensure equitable access to the Low Income Home Energy Assistance (LIHEAP) program for low-income families and individuals
- **Massachusetts:** (ongoing) Serving as a representative on the legislature’s Massachusetts Long Term Care Financing Committee
- **Massachusetts:** (ongoing) Informing the annual policy priorities and aging agendas of regional health care and housing advocates as well as the Jewish Community Relations Council and the Greater Boston Interfaith Organization
- **Massachusetts:** (2007) Secured a letter of support from the Secretary of Elder Affairs for use of the Elder Index in Area Agency on Aging strategic planning efforts

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- **Michigan:** (2010) Successfully combated a rate increase for Medigap premiums using the Elder Index to demonstrate need in the community
- **Michigan:** (2010) The Michigan Office of Services to the Aging's State Plan includes elder economic security as an objective and uses the Elder Index as a tool to build elder economic security in the state
- **Michigan:** (2009) Co-sponsored a legislative briefing with Michigan AARP on the Initiative, the Elder Index findings and Benefits Quick Link with over 60 attendees, including policymakers and legislative staff
- **Minnesota:** (2011) Distributed county specific Elder Index to state Senators to combat proposed cuts to and demonstrate the importance of the renter's credit for low-income seniors; the advocacy effort successfully protected this program from cuts
- **Minnesota:** (2011) Held a press conference to discuss the effect of state budget cuts on vulnerable populations
- **Minnesota:** (2010) Testified at an Older Americans Act reauthorization listening forum sponsored by Senator Al Franken
- **New Jersey:** (2010) Prepared and distributed state wide and county specific fact sheets on the effect of budget cuts on New Jersey seniors
- **New Jersey:** (2010) The Division of Aging and Community Services in the New Jersey Department of Health and Senior Services used the Elder Index to demonstrate how the Older Americans Act programs assist New Jersey's older adults while testifying at an Older Americans Act reauthorization listening forum in Washington, DC
- **New York:** (2011) Cited the Elder Index in testimony on the NY State Plan on Aging for 2012-2015 to urge the state to support and fund programs that build elder economic security
- **Pennsylvania:** (ongoing) Advancing advocacy efforts already underway to secure additional funding for the state's Family Caregiver Support Program and the community-based long-term care options program
- **Pennsylvania:** (2011) Hosted "Day of Reckoning" Budget Briefing to educate the public on how the state budget cuts will affect state residents
- **West Virginia:** (2010-2011) In the early stages of training state agencies to use the Elder Index in strategic planning
- **Wisconsin:** (2011) Conducted a briefing and provided county specific data for all new legislators to inform their decision making around the budget
- **Wisconsin:** (2010) The Elder Index was endorsed as a useful tool for aging policy and programming by the Advisory Board for Aging and Disability Resource Center (ADRC) of Jefferson County

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- **Wisconsin:** (ongoing) Working alongside allied organizations, including Disability Rights Wisconsin, WI AARP and others, to support the development of Senior Care Plus; Senior Care Plus would allow elders to choose between the popular Senior Care prescription drug program or expanded Medicare Savings Programs, and would help expand access and create greater cost-savings for enrollees
- **Wisconsin:** (2009) Sponsored a legislative seminar to educate state legislators and staff on the Initiative and the Elder Index

RESEARCH

The findings of the Elder Index are being cited by other research and advocacy groups, such as the following:

- **National:** (December 2007) Center for Retirement Research, “How Many Struggle to Get by in Retirement?” By: Barbara A. Butrica, Dan Murphy, and Sheila R. Zedlewski
- **National:** (November 2007) Economic Policy Institute, “Building on Social Security’s Success” By: Virginia P. Reno
- **National:** (May 2007) National Academy of Social Insurance, “Social Security and Retirement Income Adequacy” By: Virginia P. Reno and Joni Lavery
- **National:** (Spring 2009) *Generations* (Journal of the American Society on Aging), “Economic Well-Being and Security of Older Americans: State Approaches and Innovations” By: Phoebe Liebig and Caroline Cicero
- **National:** (June 2009) National Council on Aging and MetLife Mature Market Institute, “Tapping Home Equity in Retirement”
- **National:** (Fall 2009) *Generations* (Journal of the American Society on Aging), “Meeting the Needs of Economically Disadvantaged Seniors: A Holistic Approach to Economic Casework,” By: James Firman, Sandra Nathan, and Ramsey Alwin
- **National:** (October 2009) National Academy of Social Insurance, “Fixing Social Security: Adequate Benefits, Adequate Financing” By: Virginia P. Reno and Joni Lavery
- **National:** (Winter 2009) *Innovations* (Newsletter of the National Council on Aging), “Developing New Approaches to Help Elders Who Are Financially Distressed,” By: James Firman
- **National:** (January 2010) National Council on Aging, “Vulnerable and Disadvantaged Older Adults: A Demographic Profile” By: Kimberly Johnson, M.S. and Kathy Wilson, PhD.
- **National:** (November 2010) National Academy of Social Insurance, “Strengthening Social Security for the Long Run” By: Janice M. Gregory, Thomas N. Bethell, Virginia P. Reno and Benjamin W. Veghte

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- **National:** (2010) National Council of Women’s Organizations, “Raising the Social Security Retirement Age is Dangerous” By: Older Women’s Economic Security Taskforce
- **National:** (2010) Families in Society, The Journal of Contemporary Social Services, “Aging in Poverty: a Call to Action” By: Fran Bauer
- **National:** (2010) National Council on Aging, “Economic Security for Seniors Fact Sheet”
- **National:** (2010) National Council on Aging, “A Blueprint for Increasing the Economic Security of Older Adults: Reauthorization of the Older Americans Act”
- **National:** (2011) Center on Budget and Policy Priorities, “Bowles-Simpson Social Security Proposal Not a Good Starting Point for Reforms”
- **National:** (2011) National Women’s Law Center, “Cutting the Social Security COLA by Changing the Way Inflation Is Calculated Would Especially Hurt Women” By: Joan Entmacher and Katherine Gallagher Robbins
- **California:** (February 2009) UCLA Center for Health Policy Research and the Insight Center for Community Economic Development, “Half A Million Older Californians Living Alone Unable to Make Ends Meet”
- **California:** (Summer 2010) Insight Center, “Social Security at 75: Building Economic Security, Narrowing the Racial Wealth Divide” By: Maya Rockey Moore, Ph.D.
- **California:** (September 2010) UCLA Center for Health Policy Research, “Older Adults Need Twice the Federal Poverty Level to Make Ends Meet in California”
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WHAT IS THE ELDER ECONOMIC SECURITY STANDARD™ INDEX?

Developed by the Gerontology Institute at the University of Massachusetts Boston and WOW, the Elder Index is a new geographically-based measure of income adequacy for elders that incorporates essential costs, including housing, health care, transportation and long-term care.



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