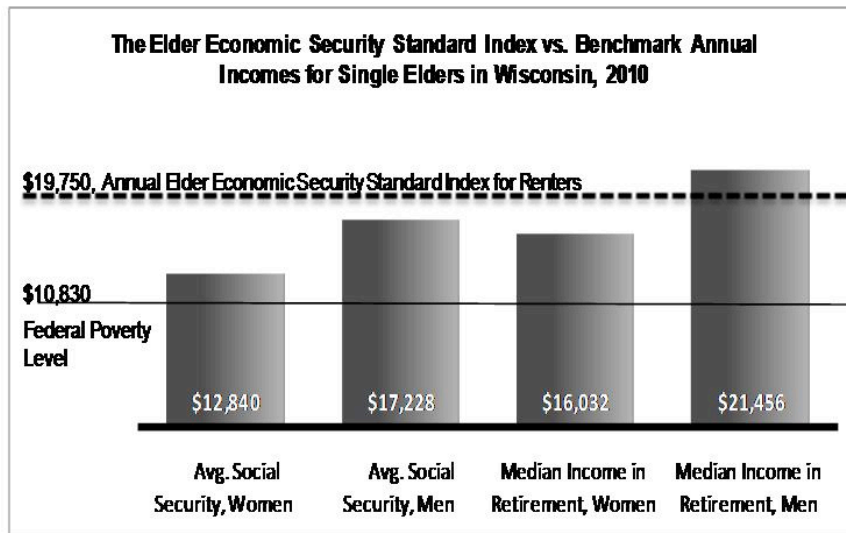




THE WISCONSIN ELDER ECONOMIC SECURITY INITIATIVE QUESTIONS FOR CANDIDATES FOR PUBLIC OFFICE

The Wisconsin Elder Economic Security Initiative provides the data and resources to raise awareness about the day-to-day struggles of low-income elders. As election coverage and candidates focus on the economy and changing health care laws, the Initiative provides a framework for creating dialogue about how these issues affect seniors statewide.



Note: Income in retirement includes all personal income, other than public supports, of those without earnings. Sources: US Census Bureau, 2008 American Community Survey PUMS data. Median income values inflated using BLS CPI inflator. Social Security Administration, OASDI Beneficiaries by State and County, 2008. Average Social Security values inflated using SSA COLAs.

All of us believe in the American dream, but it is quickly becoming less of a reality for millions of hardworking families and seniors. Americans of all ages are struggling to put food on the table and maintain a roof over their heads, despite their hard work. The rising cost of basic needs coupled with the eroded purchasing power of retirement benefits makes it difficult for seniors to make ends meet. Diminishing access to critical income supports, such as utility assistance and Medicaid, together with antiquated asset limits prevent seniors from achieving economic security.

Sample Questions You Can Pose to a Candidate:

The Wisconsin Elder Economic Security Standard Index measures how much an individual 65+ needs just to get by in our state, given the cost of housing, food, health care, transportation, and minimal clothing and household expenses in our area. *Can you estimate the minimum income a senior homeowner in good health needs without a mortgage to make ends meet each month in _____ County?*

According to the US Census, over 3.6 million seniors are living in poverty. This is using the federal poverty level, an antiquated measurement of deprivation which assumes food comprises one third of one's budget. States like West Virginia, Hawaii, Connecticut and Illinois mandated an alternative calculation of income adequacy using the Family Self-Sufficiency Standard to inform and improve decision-making. *Do you support using a measure like the Wisconsin Elder Economic Security Standard Index or the Wisconsin Family Self-Sufficiency Standard in state level policy discussions and if so, how would you institutionalize it?*

Social Security and Medicare have been largely successful in cutting elder poverty in a considerable way. The next step is really looking at the economic security of our seniors. *What policies would you or your administration implement to ensure the economic security of our seniors and their families?*

The Wisconsin Elder Economic Security Standard Index demonstrates that seniors in Wisconsin spend up to 44% of total expenses on housing depending on their location and housing status. *What would you do to increase the supply and affordability of housing for low-income seniors?*

Public income supports are often out of reach to the many seniors and their families living in poverty because they have accumulated a small amount of personal savings, maybe a few thousand dollars in a 401(k) or IRA. As a result, many do not meet the asset test in many means-tested programs, which is often just \$2000. Discouraging long-term savings in order to draw down on short-term assistance such as Food Stamps or utility assistance is a real contradiction in the "American dream." *How would you or your administration address this contradiction of policy?*

Findings from the Wisconsin Elder Economic Security Standard Index show that healthcare costs account for the second greatest expense for elders in good health. *What do you propose to increase the affordability of health care for Wisconsin elders?*

Home and community-based long-term care services are critical to allowing seniors to age in place with dignity. *How would you or your administration expand access to home and community-based long-term care financing?*

Findings from the Wisconsin Elder Economic Security Standard Index show that Social Security is essential to the foundation of economic security. That said, according to the Elder Index, Social Security alone does not provide enough income to achieve economic security. *How do you plan to help low-income seniors, especially women and communities of color, build upon Social Security to achieve economic security?*

Significant Gap Between Income and Expenses for Elders

Average Social Security Income: **\$15,035 for an individual, \$24,674 for a couple**

Wisconsin Elder Economic Security Standard™ Index Per Year					
Elder Person			Elder Couple		
Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
\$18,659	\$19,750	\$26,439	\$28,934	\$30,025	\$36,714

Source: Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston, *The Elder Economic Security Standard Index for Wisconsin* (Washington, DC: Wider Opportunities for Women, 2008). Updated for inflation.

To learn more about the WI Elder Economic Security Standard Index, visit the Wisconsin Women's Network at: www.wiwomensnetwork.org
 Contact us at: info@wiwomensnetwork.org or 608-255-9809

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