



Wider Opportunities for Women

GUIDE TO DESIGNING POLICY RECOMMENDATIONS IN TIGHT BUDGET TIMES

A Multi-Year Effort to Promote the Economic Security of Elders and their Families

Effectively advocating on behalf of low-income elders and their families in today's economic downturn will require the creation of budget neutral policy recommendations given state budget shortfalls. The following language and examples are meant to inform and inspire the development of a strategic policy agenda for the Elder Economic Security Initiative that takes into account today's economic climate.

Often times, **policy objectives or priorities** are written with an overarching **headline message** followed by a specific **action item or request**. The headline messages and action items drafted below are meant to provide a guiding framework for the development of a long standing policy agenda. They can be combined in a variety of manners and should be customized to accurately reflect your state's realities, whether political, economic, cultural or otherwise.

SAMPLE POLICY OBJECTIVE

Promote equitable and rational policy by using the Elder Economic Security Standard™ Index in setting policies and programs for seniors. The Elder Index is a realistic, geography-based measure of need that can be used to guide policies and programs, and to determine more realistic income eligibility guidelines and funding levels for critical public supports. The Elder Index also provides a tool to help direct service providers benchmark an elder's movement toward economic security.

SAMPLE HEADLINE MESSAGES

- **Balance state and federal budgets to make economic security for elders and their families a priority.**
- **Protect public policies and programs that support the economic well-being of low-income individuals and families.**
- **Defend public policies and programs vital to assuring the economic security of low-income elders and their families.**
- **Leverage new and innovative technology as a means of achieving maximum efficiency across programs.**

- **Establish equitable access to public programs across generations.**
- **Address disparities in access to programs among vulnerable Americans, including women, persons of color, disabled persons, elders, children and rural communities.**

SAMPLE ACTION ITEMS

- Form an interagency task force on elder economic security with charge to address duplication in effort and streamline service delivery.
- Form an interagency task force to ensure true access to those most in need; often including women, persons of color, disabled persons, elders, children and rural communities.
- Hold a series of legislative hearings on how to make elder economic security a priority in state budgeting and spending. Specifically, examine particularly burdensome costs for low-income seniors, including housing, health care and long-term care.
- Use the Elder Economic Security Standard™ Index to develop recommendations on spending. Protect funding for public policies and programs which have a demonstrated history of increasing the economic security of elders and their families, including: *INSERT state and local program examples HERE*
- Encourage use of the Elder Economic Security Standard™ Index as a strategic planning tool for the State Department on Aging, Area Agencies on Aging and other community-based providers. Similarly, encourage use of other innovative tools, frameworks and programming that are readily available.
- Endorse the Elder Economic Security Standard™ Index as a valuable tool for use in public policy and program development and evaluation to promote the economic security of elders and their families.
- Endorse the Elder Index by signing on to a letter, resolution, proclamation or other instructive.
- Create incentives and opportunities for state- and community-based senior service agencies to collaborate and share best practices, so as to maximize efficiency, service delivery and outreach to vulnerable senior populations.
- Replace a percentage of the Federal Poverty Level (FPL) as the benchmark for income eligibility for *[INSERT state or local programs HERE]* with the equivalent percentage of the *[county or statewide]* Elder Economic Security Standard™ Index.

- Promote and institutionalize the use of a measure of economic security as opposed to a measure of deprivation by referencing it in public policies and programs where possible at no cost.

EXAMPLES FROM THE STATES

CONNECTICUT

Headline: Evaluate and protect.

ACTION ITEM: Use the Elder Index to establish programs that support the economic well-being of low-income individuals and families, particularly in *housing and health care*.

Headline: Raise income potential for older workers.

ACTION ITEM: Encourage employers, both public and private, to “redefine retirement”. Provide more flexibility in work options, including pro-rated benefits for part-time workers, telecommuting, and a shorter workweek.

Headline: Simplify eligibility.

ACTION ITEM: Reduce confusion and duplication of applications for eligibility for benefit programs such as ConnPACE, Food Stamps and energy assistance. Many older adults (and those who assist them) are confused by the far-ranging income limits, which are different for each program. This process is often complicated by low literacy or cultural and language barriers. A single intake application could streamline the processes in place, creating efficiencies for intake workers and applicants.

Headline: Enhance outreach.

ACTION ITEM: Broaden and diversify outreach and public information on income supports, including targeted outreach and support for caregivers — the majority of whom are women juggling work and family.

Headline: Encourage retirement planning.

ACTION ITEM: As recommended in the state’s Long-Term Care Needs Assessment, Connecticut should embark on an educational campaign encouraging individuals to plan for their own and their families’ future long-term care needs.

Headline: Maximize federal funding.

ACTION ITEM: Adopt measures to allow more low-income older adults to participate in the Medicare Savings Program. This could save older adults hundreds of dollars annually and would also shift some prescription drug coverage from ConnPACE to Medicare Part D.

ILLINOIS

Headline: Develop realistic programs and policy.

ACTION ITEM: Promote equitable and rational policy using the Elder Economic Security Standard Index in developing and analyzing policies and in determining funding formulas for public dollars. The Elder Index is a realistic, geographically-based measure of need that can be used to guide policies and programs, and to determine more realistic income eligibility guidelines and funding levels for critical public supports. The Elder Index also provides a tool to help direct service providers benchmark an elder's movement toward economic security.

Headline: Broaden community supports.

ACTION ITEMS

1. Reduce the confusion around eligibility for the public programs that rely on the federal poverty level (FPL). Elders (and many of those who assist them) are confused by the system of far-ranging FPL-based income limits, which range from approximately 70% FPL (SSI) to 250% FPL (housing) and are different for each program.
2. Ease the burdensome application process that is generally required to receive Medicaid and other means-tested public programs. This application process is often complicated by low literacy or cultural and language barriers.
3. Remove the stigma from means-tested programs. While age-based, universal programs are always preferable, as long as means-tested programs continue to provide the bulk of support to meet medical (except for the Medicare program which primarily covers acute care) and social supports, active campaigns to remove the stigma should be conducted and supported.
4. Broaden and deepen outreach and public information on low-income supports, including information and support for caregivers.

MINNESOTA

Headline: Defend effective Minnesota initiatives such as Alternative Care and the Property Tax Refund which assists older Minnesotans in moving toward economic security, and expand innovative approaches to meeting basic needs.

ACTION ITEMS

1. Maintain funding for Alternative Care, which makes it possible for elders to receive care in their own home and community, including those whose income and assets would otherwise disqualify them for poverty programs. This saves the older person, as well as government, the high costs of nursing home placement.
2. Maintain the Minnesota Property Tax Refund and its availability. The refund improves overall income for older people, especially for low-income elder renters.

Headline: Advocate for a strengthened commitment to affordable housing. Maintain programs which help with housing costs and develop new ways to assist elders to remain in their own homes and communities.

ACTION ITEMS

1. Support reverse mortgages that are regulated and responsible.
2. Focus a larger portion of the Energy Assistance Program (LIHEAP) on weatherizing to reduce long term energy costs.

Headline: Encourage elders who choose to improve their economic status by remaining in the workforce after age 65. Encourage employers to provide flexible, non-traditional work configurations and other features helpful to all employees.

ACTION ITEMS

1. Assist employers in maintaining productivity as their workforce ages, by offering part-time work, part-year work, and benefits for part-time and part-year workers.
2. Encourage employers to offer training and skill development to employees of all ages, supporting career change that also adapts to changing workforce needs.
3. Encourage employers to use new technology and other methods of restructuring work to be less physically demanding, to accommodate disabilities, to address transportation costs, and to provide ergonomic, wellness, and safety-related increases in productivity.
4. Increase numbers of workers with pensions by requiring employees to “opt out” rather than to “opt in” to employer-sponsored pension and retirement programs.

Headline: Broaden and deepen outreach and public information related to income adequacy for older Minnesotans. Simplify and streamline the process of applying for programs and services.

ACTION ITEMS

1. Ask the state legislature to undertake informational hearings and follow-up action on income adequacy for older Minnesotans, recognizing that assets and needs cross state agency lines.
2. Simplify, streamline, and improve government efforts to support older Minnesotans.
3. Combine, reduce the complexity, and simplify application processes to the greatest extent possible for all programs.