



# ELDER ECONOMIC SECURITY INITIATIVE

## RESOURCE GUIDE: Election Action for Elder Economic Security

*Ongoing tools, information and resources from the Elder Economic Security Initiative™ Program*

### Take Action this Election Season! ASK QUESTIONS!

The [Elder Economic Security Initiative](#) provides the data, resources and collective voice to raise awareness about the day-to-day struggles of low-income elders. Election season creates invaluable opportunities to raise awareness about economic security for elders and their families. The Initiative provides a framework for creating dialogue about how these important issues affect seniors nationwide. *One of the best ways to take advantage of the election buzz is through awareness raising and by providing questions for voters to ask of candidates.*

Community forums, town hall meetings, fundraisers and conversations with friends and family all provide opportunities to inform the deliberations of voters and candidates. Specifically, this fall will provide many opportunities to assess the position of local, state and national candidates on the issues you care most about.

We suggest posing questions to candidates, colleagues, friends and family which insert the concept of elder economic security. Through questions and discussion, we can move the economic security agenda forward.

### Be thoughtful about the messaging and the frame...

The overall frame of the questions rests on the value of maintaining the opportunity for every hard working person and family to achieve the American dream. All of us believe in the American dream, but it is quickly becoming less of a reality for millions of hardworking families and seniors. Each generation of Americans has been taught that if they work hard and play by the rules, they will be able to provide adequately for their families, enjoy a retirement, and ensure a better life for the next generation.

Today, however, 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 to 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.

If this and future generations of Americans are to achieve the economic and social reality promised by the American dream, our political leaders must understand what it truly takes for families and seniors to cover their basic needs. Policy makers must focus on creating programs and policies that ensure a secure economic security for all Americans.

## Example Questions for Candidates

**Question:** The 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 what the minimum income a senior homeowner without a mortgage in good health needs to make ends meet each month in \_\_\_\_\_ County? (e.g. \$1,259 monthly or \$15,110 annually in Pittsburgh, PA.)*

**Question:** According to the U.S. 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 inadequacy using the Family Self-Sufficiency Standard to inform and improve decision making. *Do you support using a measure like the Elder Economic Security Standard Index or the Family Self-Sufficiency Standard in state level public policy discussions and if so, how would you institutionalize it?*

**Question:** 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?*

**Question:** The Elder Economic Security Standard Index demonstrates that seniors in Pennsylvania spend between 19 to 45% of total expenses on housing depending on their housing status. Whereas, seniors in California spend up to 70% of total expenses on housing and in Massachusetts they spend from 33 to 52% of total expenses. *What would you do to increase the supply and affordability of housing for low-income seniors?*

**Question:** 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 couple thousand dollars of a 401(k) or IRA. As a result, many do not meet the asset test on many means-tested programs, often just \$2,000. 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?*

**Question:** Findings from the Elder Economic Security Standard Index show that healthcare costs account for the second great expense for elders in good health. *Given this, how do you plan to strengthen Medicare and address its solvency in a responsible manner?*

**Question:** We are hearing a great deal about universal health care this season, but not much about the long-term care needs of seniors. 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?*

**Question:** Findings from the Elder Economic Security Standard Index show that Social Security is essential to the foundation of economic security and should not be jeopardized through privatization schemes. That said, according to the Elder Economic Security Standard 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 and income adequacy?*

**Question:** Many of the over 3.6 million seniors living below the federal poverty level must continue to work late into life. Many are reliant upon the Senior Community Services Employment Program (SCSEP) for income later in life. *With less than 100,000 employment openings through the Department of Labor sponsored SCSEP, how would you or your administration expand the program to meet the need?*

## TIPS on asking your questions

1. **Find out about upcoming meetings.** Call the candidate's local office to find out when and where the policy maker will be appearing. Confirm this information as close to the event as possible. Policy makers' schedules change frequently. Some policy makers list public meeting on their websites. Others have "newsletters" which list public appearances. In addition, some will list "Town Hall" meetings in the local papers.
2. **Prepare in advance.** Spend a few minutes prior to the meeting identifying the exact question you want to ask and any information that you want to raise. You may also want to prepare a "second choice" question in case someone else in the audience asks a similar question first.
3. **Be clear and concise.** Think through your comments in advance and do not give a speech. *Remember to keep your question brief.*
4. **Introduce yourself, ask your question and make a specific request that requires a specific answer.** Say your name and where you are from so the policy maker knows you are a constituent. If you have expertise on the issue you are speaking about, note that in five words or less. Then, make one or two statements about the issue you are concerned about and why it's important to you and your community. Finish by asking the policy maker to give his or her position on the issue or to state whether or not he or she will take a particular action.
5. **If possible, introduce yourself to the staffer accompanying the policy maker.** It's important to try to establish personal connections with your policy maker's staff. After the meeting is over, try to briefly introduce yourself to the staff member.
6. **When appropriate, follow-up.** If you were able to ask your question, send a thank-you note with any additional information that might be helpful. If you were unable to ask a question, send a note telling your policy maker you were at the meeting, but didn't get a chance to speak. Ask your question and request that he or she gets back to you with the answer.

Source: Tips from Union of Concerned Scientists, <http://www.ucsusa.org/ucsaction/public-meetings.html>