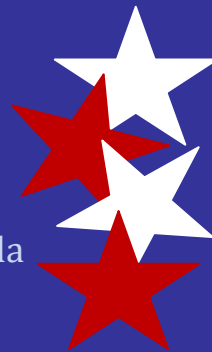




# MAKING ENDS MEET: ELDER ECONOMIC SECURITY

## SPECIAL ELECTION ISSUE: Putting Elder Economic Security on the Agenda



*Monthly Tools and Information  
From the Elder Economic Security Initiative™ Program*

July & August 2008

Volume 22

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### Update on the National Initiative

Policy advocates were pleasantly surprised by a flurry of activity this summer. Most of note, the House Ways and Means Subcommittee recently held a [hearing](#) on [a draft proposal to establish a modern measure of poverty](#) in the United States. The proposal, introduced by Congressman Jim McDermott (D-WA), Chair of the House Subcommittee on Income Security and Family Support, has already received the support of presidential candidate Barack Obama.

Although the proposal falls short of economic security and perpetuates the tradition of measuring deprivation, WOW is pleased to see the dialogue opening up around the topic, especially the recognition that a new measure would be geographically based and account for various basic living costs. WOW is also encouraged to note that the proposal includes the creation of a “decent living standard threshold” which would look at the costs of living beyond or above deprivation.

WOW officially went on record by submitting [written testimony](#) and a [press statement](#) on the proposal. On August 25<sup>th</sup>, WOW will conduct a conference call for state partners wishing to learn more about WOW’s position and/or share their perspective on the draft proposal.

In other news, the Elder Economic Security Initiative™ will be front and center at two major conferences in the coming months. WOW representatives will be joined by our state partners for presentations at the [Community Action Partnership Convention](#) on August 28, in Chicago, Illinois as well as national conferences sponsored by the [National Association of State Units on Aging](#) on September 27 and September 30 in Boston, Massachusetts.

On a final note, we are excited to announce the fall convening of state partners here in DC on October 23 & 24, 2008! During the meeting, we look forward to sharing the latest national work, advocacy and issue-based training, policy discussions, project evaluation exercises and tools and Hill visits. We look forward to seeing you soon!

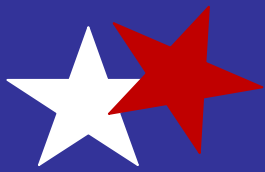
### WHAT and WHY it Matters

#### **WHAT advocacy opportunities are there during election season?**

It’s election time! As such, WOW and our state partners and state coalition members with 501(c)(3) non-profit status need to be extremely thoughtful about the public information activities that we engage in. At the same time, election season creates invaluable opportunities to raise awareness about economic security for elders and their families as well as other important issues that drive our mission and work.

This special summer edition of *Making Ends Meeting: Elder Economic Security* provides an

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on November 4, 2008



Check out the  
website!

Visit:  
[www.wowonline.org](http://www.wowonline.org)



overview and resources on permitted advocacy for 501(c)(3) organizations. It also offers suggestions for how to capitalize on election opportunities to promote economic security in your communities.

#### PROHIBITED ACTIVITY:

- ❖ Under the Internal Revenue Code, all section 501(c)(3) organizations are absolutely prohibited from directly or indirectly participating in, or intervening in, any political campaign on behalf of (or in opposition to) any candidate for elective public office.

#### PERMITTED ACTIVITIES:

- ❖ Encourage voting!
- ❖ Educate the public and candidates about important issues
- ❖ Offer example questions that voters can ask of candidates
- ❖ Volunteer at the polls on election day
- ❖ Continue to carry out issue advocacy

One of the best ways to take advantage of the election buzz is through awareness raising and by providing questions for voters to ask at candidate events, debates and town hall meetings. 501(c)(3) organizations are also permitted to host candidate forums and distribute questionnaires to candidates so long as all candidates are treated equally and a number of other conditions are met. *More on this in the Policy Center, Resources and Skill Development sections...*

Sources: [NP Action, Nonprofits Can Continue Advocacy During Election Seasons](#); [Alliance for Justice, Election Year Advocacy: Candidate Questionnaires and Voter Guides](#); [Alliance for Justice, Election Year Advocacy: Candidate Forums](#); [Internal Revenue Service \(IRS\), Election Year Activities and the Prohibition on Political Campaign Intervention for Section 501\(c\)\(3\) Organizations](#); [Nonprofitvote.org, Permissible Voter and Election Activities for 501\(c\)\(3\) Organizations](#).

#### WHY does this election matter for seniors?

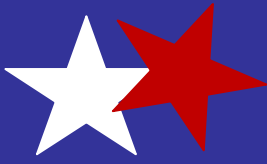
The [Elder Economic Security Initiative](#) provides the data, resources and collective voice to raise awareness about the day-to-day struggles of low-income elders. Thus far, much of the election coverage is focused on the strained economy, rising gas prices and skyrocketing health care costs. The Initiative provides a framework for creating dialogue about how these important issues affect seniors nationwide.

For instance, Elder Economic Security Standard™ Indexes released in [Massachusetts](#), [California](#), [Pennsylvania](#), [Illinois](#) and [Wisconsin](#) illustrate that, when in good health, housing costs account for the greatest expense among seniors. The rising cost of gasoline exacerbates the cost of cooling seniors' homes this summer and heating seniors' homes this winter. The Index also demonstrates that health care is the second greatest expense for elders. Given this, seniors are disproportionately affected by the rising cost of prescription drugs and other health care services.

The Index shows that Social Security is an **essential foundation** to economic security later in life but that Social Security alone only provides a proportion of what elders need to make ends meet and age with dignity in their communities. Although it was never intended to be the sole source of income, it provides over 90% of the total income for 3 in 10 retired elders, namely women and communities of color.

The Index and talking points such as these provide a good foundation from which to educate voters and create thought-provoking questions for candidates.

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## Data You Can Use

### Pew Research Center for People & the Press Political Survey, May 2008

- ❖ In making your decision about who to vote for this fall (for president in 2008), will the issue of...Social Security be very important, somewhat important, not too important, or not at all important?

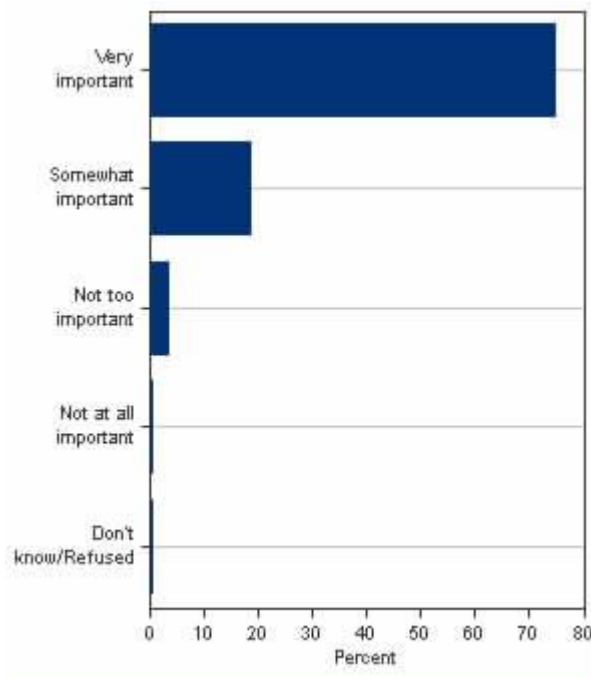
**75%** *Very important*

**19%** *Somewhat important*

**4%** Not too important

**1%** Not at all important

**1%** Don't know/Refused



Subpopulation/Note: Asked of Registered voters who are certain they are registered to vote (96% of Registered voters, 76% of sample). Survey by Pew Research Center for the People & the Press. Methodology: Interviewing conducted by Princeton Survey Research Associates International, May 21 - May 25, 2008 and based on 1,505 telephone interviews. Sample: National adult. Survey respondents contacted at random by phone.

Sources: Quote and figure taken directly from [Pew Research Center for People and the Press Poll](#) (2008).

## Policy Center

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.

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



## Fundraising Spotlight:

*Our work would not be possible without generous support from funders in our partner states and communities.*

**Helen Bader  
Foundation**  
(Wisconsin)

**Louise H.  
Landau  
Foundation**  
(Illinois)

**United Way  
of Southeast  
Pennsylvania**

**The Boston  
Foundation**  
(Massachusetts)

**California  
Community  
Foundation**

**California  
Wellness  
Foundation**

**The  
California  
Endowment**

**The HEALTH  
Trust**  
(California)

**United Way  
of the Bay  
Area**  
(California)

*Many thanks to the state and local foundations supporting our efforts!*

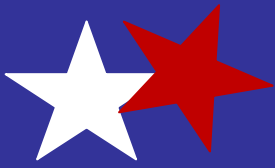
the eroded purchasing power of retirement benefits makes it difficult for seniors to make ends meet. Diminishing access to critical income supports, such as utility assistance and Medicaid, together with antiquated asset limits prevent seniors from achieving economic security.

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.

**Using this frame, here are some examples of questions you might pose to a candidate:**

- (1) 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.)*
- (2) 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?*
- (3) 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?*
- (4) 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?*
- (5) 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?*
- (6) 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?*

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- (7) 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?*
- (8) 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?*
- (9) 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 questions of policy makers**

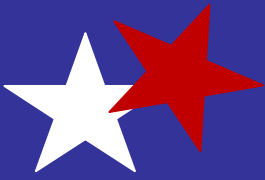
1. **Find out about upcoming meetings.** Call the candidate's local office to find out when and where the policy maker will be appearing. Confirm this information as close to the event as possible. Policy makers' schedules change frequently. Some policy makers list public meeting on their websites. Others 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.

**Join the  
dialogue!**

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<http://wow-eesi.blogspot.com/>



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## State Spotlight

### CONGRATS to Illinois and Wisconsin!

WOW is delighted to announce the release of both the Illinois and Wisconsin Elder Economic Security Standard Index. On June 23, the [Health and Medicine Policy Research Group](#) hosted a press conference at the [Chicago Foundation for Women](#) followed by a briefing of stakeholders at the state Department on Aging. The press conference and briefing featured many engaging speakers, including U.S. Representative Jan Schakowsky, Anna Rappaport, nationally renowned actuary, and Claudia Fegan, a Chicago-based physician and activist. Joining WOW and the Gerontology Institute at the University of Massachusetts Boston (GI-UMASS), these speakers offered a united voice in support of the Index and the Initiative!

On July 8-9, the [Wisconsin Women's Network](#) released the Elder Economic Security Standard Index at a series of three press conferences in Madison, Milwaukee and Green Bay. The events featured presentations from representatives of WOW, GI-UMASS and a range of stakeholders, including seniors, family caregivers, policy makers, services providers and advocates from organizations including the Coalition of Wisconsin Aging Groups, the Alzheimer's Association, AARP and local Area Agencies on Aging. The events were showcased in multiple newspapers, radio spots and television programs. They also made front page news in two statewide papers!

*\*\*Many thanks to all who helped organize successful launch events in both Illinois and Wisconsin!\*\**

## Questions from the Field and Answers

**Q:** How is the Elder Economic Security Initiative addressing the recent surge in gas prices? Is WOW considering how the recent increase creates financial hardship for seniors?

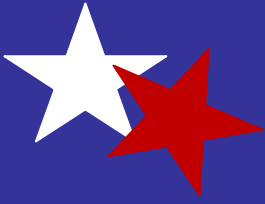
**A:** Election buzz and rising gas prices are certainly the hot stories right now! WOW and its state partners are working to raise awareness about the disproportionate impact of rising costs on low-income elders and their families by incorporating those points in the resources and tools produced for the Elder Economic Security Initiative and other projects. As indexes are tabulated for the newest state partners the latest available data is used to reflect the income required for seniors to meet their basic needs in today's economy. In addition, post-release of the Index researchers can use the Consumer Price Index to inflate the Index to reflect the rise in cost of various goods and services such as gasoline.

**Q:** What does the Elder Economic Security Standard™ Index tell us about the current housing crisis and the increase in foreclosures among elders and families?

**A:** According to national average of the Index, Social Security alone provides a woman with only 43% of the income needed to achieve economic security if she is carrying a mortgage. Even with median retirement income a woman still falls 20% short of economic security when carrying a mortgage. Divorce, loss of spouse, catastrophic health issues and medical debt, home repairs, a child or grandchild's education and the need to supplement a fixed income all make older women more likely candidates for refinancing. The need to supplement income in retirement is a major reason for women to tap into their equity and refinance; thereby, making elder women particularly vulnerable with respect to predatory refinancing schemes and practices.



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## Introducing the EESI Team!

**Ramsey Alwin**  
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## Upcoming Events

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### Join EESI at the Community Action Partnership Convention!

WOW will offer two workshops in the Initiative with our Illinois partner, Martha Holstein of the Health and Medicine Policy Research Group, at the annual [Community Action Partnership \(CAP\) Convention](#).

#### August, 28: Workshops to Watch For

- ❖ *Building Lifelong Economic Security for Women*  
Thursday, August 28 from 8:30 am – 10:00 am
- ❖ *National Campaign to Promote Economic Wellbeing and Aging with Dignity*  
Thursday, August 28 from 1:30 pm – 3:00 pm

### Join EESI in Boston this September!

WOW will offer two workshops on the Initiative with our Massachusetts partner, Ann Hartstein of the [Massachusetts Association for Older Americans, Inc.](#), at conferences sponsored by the [National Association of State Units on Aging](#) (NASUA).

#### September 27 & September 30: Workshops to Watch For

- ❖ *Economic Security: A Frame to Guide Program and Policy Development*  
Membership Conference of NASUA  
Saturday, September 27, 2008 from 2:30 pm – 3:45 pm
- ❖ *Promoting Economic Security: A Frame for Increasing Access to Home and Community Based Long Term Care Services*  
24<sup>th</sup> Annual National Home and Community-Based Services Conference  
Tuesday, September 30, 2008 from 12:00 pm – 2:00 pm

## Resources and Tools

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Sponsored by the [Center for Law and Social Policy](#), the Spotlight on Poverty exists to engage the presidential candidates of both parties in a discussion about poverty in America.

- ✓ [Spotlight on Poverty](#)

A nonprofit, nonpartisan organization committed to citizen's active and informed participation in government. Their website contains important forms and deadlines for voter registration and absentee ballots, as well as profiles of national and local races.

- ✓ [League of Women Voters](#)

The one stop voter participation resource for the 501(c)(3) sector.

- ✓ [NonprofitVOTE.org](#)

[National Council on Aging \(NCOA\)](#) comprehensive guide to getting involved in the elections.

- ✓ [NCOA 2008 Election Handbook](#)

## Skill Development: Election Savvy for the 501(c)(3)

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*"Those who stay away from the election think that one vote will do no good: 'Tis but one step more to think one vote will do no harm." – Ralph Waldo Emerson*

Issue advocacy and raising voter awareness are allowable and effective forms of advocacy for 501(c)(3) organizations to carry out in during an election year, but some organizations might wish to conduct activities that more directly engage the candidates. Two permitted examples include candidate questionnaires and candidate forums. There are several terms and conditions to consider for these types of events, some of which are highlighted below:

### **DO's and DON'Ts on CANDIDATE QUESTIONNAIRES:**

- ❖ **DO** distribute to ALL candidates
- ❖ **DO** use open-ended questions
- ❖ **DO** provide a word limit for responses
- ❖ **DO** publish and report answers exactly as they were received
- ❖ **DO** make the questionnaire publicly available
- ❖ **DO** add an organizational disclaimer to all relevant documents
  
- ❖ **DON'T** support or appear to support any candidates
- ❖ **DON'T** publish if you don't get answers from all candidates
- ❖ **DON'T** compare the answers to your organization's mission or goals
- ❖ **DON'T** provide leading questions

### **DO's and DON'Ts on CANDIDATE FORUMS:**

- ❖ **DO** invite all candidates
- ❖ **DO** provide a fair and unbiased platform.
- ❖ **DO** avoid contextual favoritism, such as structuring the event in a manner that benefits one candidate over another through placement on the agenda or allotted time to speak.
  
- ❖ **DON'T** support or appear to support any candidates
- ❖ **DON'T** allow any fundraising

Sources: Quoted directly and adapted from [Alliance for Justice, Election Year Advocacy: Candidate Questionnaires and Voter Guides](#); [Alliance for Justice, Election Year Advocacy: Candidate Forums](#)

*WOW encourages our state partners and coalition members of the Elder Economic Security Initiative to capitalize on as many opportunities as possible during the election season to draw attention to the day-to-day struggles of low-income elders and their families as well as the policy and program solutions that can help!*

***Happy voting this November!***

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