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AARP: It's not your Fault if You are Struggling to Make Ends Meet

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ABSTRACT

Through new data provided by the **Michigan Elder Economic Security Index (EESI)**, we now know how much it really costs to live independently in Michigan. The EESI is a realistic determination of the basic costs for older citizens to make ends meet each month. The data in the EESI shows that older adults are having a very difficult time living independently in this state.

AARP, the Legal Hotline for Michigan Seniors, and the Michigan Coordinated Access to Food for the Elderly (MiCAFE) all have volunteers available to offer Michigan seniors help in making ends meet through an Internet tool called Benefits QuickLINK, which was developed by the AARP Foundation. The tool makes it easier for people to determine whether or not they qualify for 15 of the most valuable public benefits programs for older adults.

ABSTRACT

Benefits QuickLINK assists seniors in finding a wide variety of programs to help them save money and cover the costs of: prescription drugs, Medicare premiums, property taxes, health food, doctor's appointments, basic telephone service, utility bills, children's health care and much more.

FULL TEXT

It's no secret that Detroit's older residents are struggling to make ends meet in these tough economic times. With rising costs and fixed incomes, older Detroiters may not be able to make it on their own.

You may be surprised to learn that:

- * One in three people over the age of 65 in Michigan relies on Social Security for 90 percent or more of their income.
- * Without Social Security, 60 percent of African-American women in the U.S. would be poor.
- * Nearly one in three older African-American women in Michigan (29 percent) are poor, with a median yearly income of \$10,584.

Compounding the problem, there are many Detroit residents who are eligible to apply for assistance who don't, most likely because they don't know they are eligible. The statistics are staggering:

- * 610,000 people in Michigan are eligible for Medicaid and not claiming it.

- * \$680 million in Supplemental Nutrition Assistance Program (SNAP) is unclaimed because 584,000 Michiganians eligible for SNAP are not applying for it.

- * \$190 million in Earned Income Tax Credit (EITC) money is available to those who qualify.

AARP wants Detroit residents to know and understand that it is not your fault that you are having trouble making ends meet.

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Benefits QuickLINK assists seniors in finding a wide variety of programs to help them save money and cover the costs of: prescription drugs, Medicare premiums, property taxes, health food, doctor's appointments, basic telephone service, utility bills, children's health care and much more.

Benefits QuickLINK is very easy to use. Simply visit www.aarp.org/quicklink; answer a short list of questions, and download fact sheets and applications for programs that fit your particular situation.

If you would like personal assistance in using Benefits QuickLINK, I encourage you to make an appointment with a benefits specialist at the AARP Information Center, at 4750 Woodward Ave., Suite 404, in Detroit by calling (313) 832-6846. If you would like more information about the EESI, visit www.wowonline.org/ourprograms/eesi.