

PRESS STATEMENT

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**Policy Implications of the Elder Economic Security Standard**

I am the Executive Director of the MA Association of Older Americans, a statewide, grassroots advocacy organization that has worked since incorporating in 1969 to insure that elders remain in the mainstream of life. This means that older adults have access to opportunities, programs and services to live life with dignity, free from hunger, in a safe environment, with services to meet their needs and a full range of opportunities to participate fully in community and family life.

Economic security is critical to achieving this goal. MAOA has agreed to take the lead in Massachusetts to work with policy makers, program managers, agencies and elders themselves to insure that the information in this report is widely disseminated and extensively used to improve programs and policies that help older Americans prepare for the varying economic circumstances that affect their ability to live safely and with dignity in the setting of their choice.

This data is incredible. This report lays out the challenges for low and moderate income elders to meet life's basic expenses. And it points out the devastating effect that the need for long term care imposes on most low income and middle income elders. This

information needs to be brought to the attention of those who have the ability to address the issues.

For the first time we have a definitive, objective and realistic picture of the amount of income elders need to meet their most basic costs. No longer do we have to rely on outdated, inaccurate and totally unrealistic measures or on measures that have been developed based on the amount of funding available.

The data tells us about the expenses many elders must face when living in a world where costs go up and income doesn't. Educating seniors about the reality that many of them are being forced to live on less than is realistically possible, must begin today. For people who have worked all of their lives and retired with the average Social Security benefit in Massachusetts, what can they expect? If they've managed to save a small amount and collect the average Social Security, they should expect that they will be struggling every month to meet their basic expenses. And they are. When something else comes along – not unexpected, but extra - they will fall behind.

Falling behind is not something that happens due to making wrong decisions with ones financial resources or not being able to manage better. It is what happens for many of us when we are forced to live on less than is possible. And it will happen for many more of us as we age. The message we should be giving to those who are currently older is clear: it isn't your fault that you are in arrears in paying your home heating bill. It isn't your fault that you can't afford the prescriptions you need, even just the copays if you have

insurance. It isn't your fault that you have no money left at the end of the month to buy food. With a change in circumstance such as the loss of rental subsidy or an increase in rent, the need for a new roof on a mortgage-free home, and more emotionally as well as financially devastating, the death of a spouse or the onset of a serious debilitating illness, many elders will certainly experience economic difficulties that are beyond their control

Thus, it should not be shameful to ask for help in these circumstances. If we can help elders understand how impossible their task is to live on such a fixed income, maybe, just maybe they would be willing to apply for some of the programs that could help supplement their income.

Simplifying the application process and improving the understanding of eligibility requirements would also go a long way to helping those who could benefit to apply for help.

We want to take this data to our legislators, to the governor and to everyone who has the ability to impact the policies and programs affecting elders today. We need to let them know what action needs to be taken to close the gap between elder income and expense. And we need everyone's help to do this.

Our plan is to work with you and all who are interested to develop a statewide strategy to impact policy. I invite you today to come join in and give us your ideas and work with us on ways to use this report and the data it contains to press for needed policy and program

changes in the legislature, in your local community and at the federal level. Help us set the direction for change and get the information to all who need it.

If we do not do all we can to close the gap between elder's income and expenses, we will end up with more elder homelessness, more elders hungry, and many more ill elders.

I ask for your input, your involvement in the development of our policy change strategies and your energy to help us make sure this doesn't happen. Thank you.