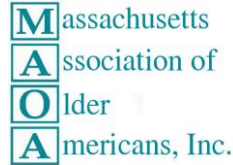




Wider Opportunities for Women



June 18, 2009

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FOR IMMEDIATE RELEASE

Pathways to Economic Security for Massachusetts' Elders
New Data on How Much Current Support Programs Help Elders Make Ends Meet
Lifelines for Elders Living on the Edge: How Elder Support Programs Compare to Living Costs

BOSTON – Depending on housing and health circumstances, single elders living in Massachusetts now need between \$17,957 and \$29,945 to cover basic living costs based on the newly released 2009 update of the Massachusetts Elder Economic Security Standard™ Index (Elder Index). The average annual Social Security payment for an individual elder in 2009 is just \$14,114 providing only 47 to 79 percent of what an elder needs to be economically secure.

Do current support programs help fill that gap? A new report *Lifelines for Elders Living on the Edge: How Elder Support Programs Compare to Living Costs* released today by the University of Massachusetts Gerontology Institute at the State House answers this important question. Senator Patricia Jehlen and Representative Alice Wolf, co-chairs of the Legislature's Joint Committee on Elder Affairs, presided over the release event.

“This report is a fine starting point for understanding the needs of elders, many of them low income women living in our communities. It allows us to target policies and programs to meet those needs right now,” said Representative Alice Wolf. “In addition, this is especially timely because baby boomers are reaching retirement age and, as we see from the present economic situation, nothing is certain.”

The Lifelines report is a complement to the Massachusetts Elder Economic Security Index (Elder Index). The Elder Index is the guiding tool behind the Massachusetts Elder Economic Security Initiative™, a comprehensive advocacy, outreach and education campaign to promote the economic security of elders and their families. Massachusetts was the first state in the nation to launch this effort, a partnership of the MA Association of Older Americans, the University of Massachusetts Gerontology Institute and Wider Opportunities for Women, a Washington D.C. based national advocacy organization. The Elder Index is a measure of income adequacy for elders that captures basic living costs, including food, housing, healthcare, transportation, other essential miscellaneous costs and, when appropriate, home and community-based long-term care.

The Lifelines report examines how programs currently available in the Commonwealth help elders when they fall short of the incomes needed to make ends meet, as measured by the Elder Index.

“This important report informs elders, policy makers, legislators and all who care about the ability of older residents of the Commonwealth to be able to make ends meet on fixed incomes,” stated Bob Green, President of the MA Association of Older Americans. “This information is critical for elders and their families to understand the difficulties of making ends meet in retirement for so many older adults, especially those with very low and low income.”

Author Laura Henze Russell together with Ellen Bruce at the Gerontology Institute at the University of Massachusetts Boston conceived of and developed the first Elder Index. This report supplements the groundbreaking findings of the Elder Index in three important ways: 1) to educate elders, family caregivers, baby boomers and others about the availability of income support programs, 2) to offer policy makers and program managers concrete data on how these programs help elders fill the income gap, and 3) to make available information on how such policies and programs can be strengthened to ensure economic security for elders and their families.

“With guidance from the Massachusetts Elder Economic Security Initiative Advisory Board convened by the Massachusetts Association of Older Americans, and generous funding from the Boston Foundation, this report became a reality,” Russell explained.

The Elder Economic Security Initiative Advisory Board, consisting of experts in economics, elder services, advocacy, and older adults themselves, has been working together for over 6 years to demonstrate how the Elder Index can be used to promote the economic well-being of Massachusetts’ seniors. More than 40 service providers and advocates from across the state participate and serve as champions for a statewide effort to promote elder economic security.

“This Lifelines Report comes at a time when many seniors, particularly those living on fixed incomes, are finding it increasingly difficult to age in their community with dignity. The current economic downturn only reinforces the need to reexamine public policies and programs to ensure all elders achieve basic economic security,” said Green. “The updated Elder Index and Lifelines Report provide policy makers, employers, workers, caregivers and seniors the tools they need to best design solutions and intervention strategies.”

Among the findings of the Lifelines Report:

- ❑ There is a widely disparate, conflicting and confusing array of income limits, asset limits and benefit levels for many elder help programs.
- ❑ Many program income limits were set decades ago based on the federal poverty guidelines or a small percentage above them; they have not kept pace with today’s living costs.
- ❑ The rules of many elder support programs fly in the face of today’s thinking about asset development. They set low asset limits that require “asset stripping,” a process where all assets of an elder must be exhausted or at dangerously low levels before services are available.
- ❑ Many programs’ benefit levels – the amount of help provided – have not been updated regularly and fall well below what is needed to meet real costs in today’s marketplace.
- ❑ Some programs are hard to access because of confusing regulations, limited community outreach, low levels of funding, low awareness and/or a difficult application process.
- ❑ There are numerous legislative, regulatory and funding “quirks” and gaps in programs.

- ❑ Massachusetts has made good progress in several of these areas, but more work still needs to be done.

For years elders, advocates and policy makers have discussed needed policy reform. The Lifelines report provides some specific information on successful policy reforms that have happened in the Commonwealth and provides recommendations for current and future reform.

“Although the findings are stark, this is a good day for elders in the Commonwealth,” remarked Stacy Sanders, Field Manager of the National Elder Economic Security Initiative, a project of Wider Opportunities for Women. “The Massachusetts Elder Economic Security Initiative and its tools, including the Elder Index and the Lifelines Report, provide a comprehensive framework and critical information to inform state and national policy and programs reforms, whether they be related to food, fuel, health or work.”

In the years ahead, the Massachusetts Elder Economic Security Initiative will provide important information to policy makers, service providers and advocates in the Commonwealth and across the U.S. as they develop programs and policies to ensure the economic independence of our aging population.

For more information about Massachusetts Elder Economic Security Initiative and the Lifelines report or to schedule an interview, contact the Massachusetts Association of Older Americans at 617-426-0804, Ahartstein@MAOAmass.org . The full reports are available online at [http:// www.geront.umb.edu](http://www.geront.umb.edu) and at <http://www.wowonline.org/ourprograms/eess/state-resources/massachusetts.asp>.

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The Gerontology Institute at the University of Massachusetts Boston addresses social and economic issues associated with population aging. The Institute conducts applied research, analyzes policy issues, and engages in public education. It also encourages the participation of older people in aging services and policy development. In its work with local, state, national, and international organizations, the Institute has five priorities: 1) productive aging, that is, opportunities for older people to play useful social roles; 2) health care for the elderly; 3) long-term care for the elderly; 4) economic security for older adults; and 5) social and demographic research on aging. For more information about The Gerontology Institute visit the website: www.geront.umb.edu.

The Massachusetts Association of Older Americans (MAOA) is a statewide elder advocacy organization that enriches the lives of all people through education, advocacy, and action on the issues that keep elders healthy, economically secure, and engaged in life. MAOA serves as the Massachusetts State Partner for the national Elder Economic Security Initiative with Wider Opportunities of Women. For more information about MAOA, contact Ann L. Hartstein, Executive Director by phone at 617-426-0804 or by email at Advocacy@MAOAmass.org .

Wider Opportunities for Women (WOW) leads two national networks promoting economic security within the United States: the Family Economic Self-Sufficiency Project (FESS) focusing on the needs of low-income working families and the Elder Economic Security Initiative, addressing what income seniors require to age in place. WOW works in 35 states, the District of Columbia, and at the federal level to promote programs and policies that accurately measure the income and assistance needs of families and the elderly. For more information, please visit www.wowonline.org