

The Massachusetts Elder Economic Security Initiative

The Elder Economic Security Initiative (the Initiative) is a multi-year project that offers a conceptual framework and a concrete tool to shape public policies and programs to promote the economic well-being of older adults. Massachusetts Association of Older Americans (MAOA) has partnered with the University of Massachusetts Gerontology Institute and the national organization Wider Opportunities for Women (WOW) to carry out this critical work.

Central to the work of the Initiative is the Elder Economic Security Standard (the Standard). Developed by WOW in partnership with the University of Massachusetts Gerontology Institute, the Standard is a geographically and circumstances specific measure of the income older adults require to make ends meet.

The Standard addresses the following issues:

- How much income is needed by older adults to cover basic expenses such as food, housing, and health care based on specific circumstances and geographic location;
- How do public programs impact an elder's income and health needs;
- How can older adults and the programs that serve them anticipate and prepare for rising costs of living.

First released in 2006, the Standard for Massachusetts highlights the fact that no elder can make ends meet if their income is at or below 125% of the Federal Poverty Level (FPL) and, in many counties in the Commonwealth that number goes well above 300% of the FPL. The poverty level is the standard measure of eligibility for most public support programs such as Medicaid and Fuel Assistance. The table below illustrates the gap between the FPL and the Massachusetts Standard for an individual and a couple in good health, living in a rental apartment in the Worcester area.

Federal Poverty Level		MA Standard		Average Social Security Payment	
	2006		2006		2006
1 person	\$9,800	1 person	\$19,469	1 person	\$12,024
2 person	\$13,200	2 person	\$29,045	2 person	\$19,776

Figures for Worcester area, fair market rent, good health. The range in MA is from \$17,395 to \$27,806 for an individual and \$21,400 to \$39,100 for a couple.

MAOA and other elder advocacy groups are using the Index to educate elders themselves, the public and the government officials about what constitutes economic security for elders. To date the Standard has been used to:

- Identify why so many elders are unable to meet their basic living expenses;
- Reduce the stigma associated with those in need accepting help;
- Advocate for more support for specific programs such as the Low Income Home Energy Assistance Program (LIHEAP) and the development and maintenance of subsidized housing;
- Expand the state's elder food stamp program participation and expand outreach and education to elders about the availability of public programs and the need to plan for long term care;
- Incorporate the Standard in program planning processes by working with the Executive Office of Elder Affairs.