



Elder Economic Security Initiative:

The Elder Economic Security Standard for Massachusetts Policy Action Plan

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In Partnership with
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Wider Opportunities for Women



Action Steps

- What can be done immediately to help those in the present?
- What needs to be done in the short term?
- What can we do to change this snapshot in the future?

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EESS Policy Action Plan

- **Inform**
 - Share Data/Resources/Stories
- **Identify**
 - Gaps/Opportunities/Action Areas
- **Promote**
 - Legislative/Administrative Action
- **Change**
 - The Picture in the Future

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Inform Elders

- **Inform elders: It's not your fault!**

Please find out about and take advantage of public and private supports already available to ease the burden such as:

 - Food stamps, Food pantries
 - Fuel assistance, Utility discounts
 - Housing vouchers, Affordable housing
 - Property tax relief, Circuit breaker
 - Medicare premium help: QMB, SLMB
 - Prescription drug help:
 - Medicare Part D
 - MA Prescription Advantage

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Inform Legislators

- **Inform legislators about the reality of elders economic (in)security**
 - Understand the reality
 - Take action to inform constituents of service availability
 - Increase options available through legislative action

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Inform Administration

- **Inform executive branch about the reality of elders economic (in)security**
 - Understand the reality
 - Take action to inform constituents of service availability
 - Provide better information
 - Increase options available through administrative/regulatory action

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Identify Gaps

- **Evaluate all programs using this data**
 - MassHealth (Medicaid):
 - Income limits
 - Asset limits
 - Health care access programs
 - Housing Access and Development
 - Property Tax Relief, Rental Deduction and Circuit Breaker
 - Fuel Assistance, Utility Discounts
 - Food Stamps
 - Long-Term Care Assistance Options

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Identify Opportunities

- **Seek administrative/regulatory solutions**
 - Oversights in policy that can be handled administratively
- **Seek legislative solutions**
 - Increase access to affordable long-term care services
 - Stronger connectors to supplemental health and prescription drug plans for Medicare
 - Increase rental assistance (vouchers, build low-income housing)
 - Address property tax concerns

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Identify Opportunities

- **Develop new programs**
 - Offer home maintenance programs
 - Build more affordable housing
 - Increase options for supporting those in need of long-term care
- **Encourage local solutions**
 - Increase property tax relief
 - Increase affordable housing
- **Foster Partnerships & Collaborations**
- **Create Flexible Networks**

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Identify Opportunities

- **Inform policy makers: Federal Poverty Level (FPL) is not an accurate measure of need for income eligibility determination**
 - In MA, use 200-300% of FPL if FPL to be used
 - Long-term Goal: A new geographically accurate measure of income that respects the autonomy goals of older adults must be used to guide national, state, and local policies and programs.

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Changing This Picture in the Future

- **How to prevent this picture from looking the same or worse in the future**

- **Income Side:**

- Inform responsible retirement planning
- Promote livable wages that provide livable retirement income
- Strengthen Social Security & Medicare
- Address Pension/Annuity Issues

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Changing This Picture in the Future

- **How to prevent this picture from looking the same or worse in the future**

- **Invest in:**

- Continuing health care access/connectors
- Manage cost of health care
- Expand supply of affordable elder housing (rental, owner, supportive services) via targeted funding
- Strengthen elder consumer protections

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Additional Research Necessary

- *Bridging the Gap*: How does the Elder Standard compare to existing limits?
- *In the Gap*: How many elders are below the Elder Standard?
- How do life circumstances at younger ages impact retirement income?

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In Conclusion

- Ask yourself:
 - What can I do to:
 - help move Massachusetts toward economic security for all?
 - improve my community, my parent's lives, my children's lives, my life?

Call us for assistance, questions, and to work with you toward solutions

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Contact Information

Online copy of report and recent media coverage at
www.geront.umb.edu/eess/

Or

<http://www.wowonline.org/content.cfm?link=national>

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