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**Release of County-by-County Data
Reveals a Persistent Pattern of Elders “Living on the Edge” in Minnesota**
Elder Economic Security Initiative Offers a Realistic Measure of What it Takes to Make Ends Meet for Older Americans

Minneapolis, MN – Depending on their housing, health and other circumstances, elders living alone in Minnesota need between \$16,767 and \$25,038 to cover basic living costs. The federal poverty guideline for a one-person household in 2008 is \$10,400 – a gap of over \$6,367 to \$14, 638 per year

This striking news was revealed today at a press conference to launch the Minnesota Elder Economic Security Initiative™ (MinnEESI), a multi-year project to promote the economic well-being of older adults. The conference was hosted by Minnesota Women’s Consortium in partnership with Wider Opportunities for Women (WOW). Underpinning the MinnEESI is the Minnesota Elder Economic Security Standard™ Index (the Elder Index), a realistic, geographically based measure of the income older Minnesotans need to makes end meet. The Elder Index was created by WOW, a national organization based in Washington, DC, and the Gerontology Institute at the University of Massachusetts Boston.

Social Security alone is often not enough to ensure an elder’s economic security. According to Jan Mutchler, Chair and Associate Director for Social and Demographic Research, Gerontology Institute University of Massachusetts Boston, “The average Social Security payment for a retired single woman in Minnesota in 2007 is \$11,233, less than 60% of what the average elder in Minnesota needs to cover his or her basic expenses.” Social Security is the only source of income for one out of five retired elders in the state. Those receiving Social Security alone are more likely to receive far less than the average payment. That means at least 20% Minnesota residents are struggling to make ends meet on Social Security alone. Since that is considerably higher than the federal poverty level--though not enough to make ends meet--it disqualifies many older people and couples from taking advantage of income support programs that might help them to bridge the income gap.

In his remarks, Paul Thissen, (DFL-63A) offered his vision for the Elder Index, “Our goal should be that no senior citizen is ever forced to choose among basic necessities like food, housing and health care. The Elder Economic Security Initiative is an important tool to help realistically define and improve the financial security of older Americans and their families. Minnesota must continue to be a leader in meeting the basic needs of those Minnesotans who built this state. We owe it to them and owe it to ourselves”

Senator Julie Rosen (R-D24), pointed out how the Elder Index can help policymakers, "As a member of the Senate, I look forward to learning more about this new information on the needs of older Minnesotans, especially women. We already know that many of those women have held down paid jobs all their lives, and also contributed untold hours of caregiving for children and parents. Many are living on Social Security alone, and that is simply not enough money to pay the bills. We encourage employers to consider hiring and maintaining these highly skilled workers on their payroll as much as possible, to increase the self-sufficiency of older people. As we at the

legislature tackle the state budget deficit, we will do everything we can to maintain responsible, proven programs to help older people continue living independently in their own homes as long as they are able - because it is so much more cost-effective than institutional placement and because it's the right thing to do."

For years advocates and policy makers have talked about changes that are needed in economic policies regarding income adequacy for older Americans. The Index is a new tool that will help service providers, advocates and policy makers better assess the outcomes of various elder policies. Beyond that, the Elder Economic Security Initiative provides a framework that supports the Index and, ultimately, will result in an invaluable nationwide database.

Cathey Weidmann, Director of Senior Programs, Anoka County Community Action Program, said, "As service providers to older people in Anoka County, we can use this Elder Index as an assessment, care planning and evaluation tool for accessing services. The Elder Index will help us assess the economic vulnerability of our clients and help them move towards economic security through care management, securing public and private supports and offering needed services."

Data from all 87 counties in the state reveal a persistent pattern of people who are living "on the edge" never quite making enough to cover what they need with the income they have. For most people, this situation is through no fault of their own. Inflation is making things worse daily.

"Although the findings are stark, this is a good day for elders in Minnesota," said Joan Kuriansky, Executive Director at WOW. "We have known that some things were true, but didn't have very good tools for assessing various policy alternatives. The Elder Economic Security Index is that tool. Minnesota is now the sixth state to launch the Elder Index. California, Massachusetts, Pennsylvania, Illinois, and Wisconsin, launched in 2008 and have logged excellent results. Minnesota elders and their supporters have the opportunity to shape realistic and groundbreaking policy that will not only benefit Minnesota seniors but can lead the way to critical national policy and programs, whether they be related to retirement income, health or work," said Kuriansky..

Bonnie Watkins, Executive Director of the Minnesota Women's Consortium, added, "We must recognize that aging issues are women's issues. Women often make a smaller income, take time away from the workforce to raise families and care for their parents, and save less for retirement. Women also tend to outlive men, and thus they are often alone in coping with all the challenges they face. Tackling these economic issues means protecting our grandmothers, our mothers, and securing a better future for our daughters. Economic issues are women's issues."

The full report county-by-county is available online at <http://www.wowonline.org/ourprograms/eesi/state-resources/minnesota.asp>.

The Minnesota Women's Consortium is the only one of its kind in the country. As a statewide collaboration of 160+ member organizations, the Consortium serves as a resource center to enhance equality and justice for women and children. Since 1981, Minnesota women have come to the Consortium with concerns and proposed solutions. The Consortium has supported and helped many vital organizations that work toward heightened awareness on women's issues, sound public policy, and ultimately, full equality for women. For more information about the Minnesota Women's Consortium please visit <http://www.mnwomen.org>

Wider Opportunities for Women (WOW) leads two national networks promoting economic security within the United States: the Family Economic Self-Sufficiency Project focusing on the needs of low-income working families and the Elder Economic Security Initiative™ program, addressing what income seniors require to age in place. WOW works in 37 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. WOW's work has been influential in shaping public policies to benefit low-income workers across the country. Today, WOW's federal policy and advocacy efforts focus on an intergenerational approach to economic security. This includes shaping federal policy related to, but not limited to, quality jobs and wages, income and work supports, workforce development, vocational education and retirement income. For more information, please visit www.wowonline.org.

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