

PRESS STATEMENT  
Ramsey Alwin  
Wider Opportunities for Women  
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CONTACT:  
Janet Prenskey  
Aigner Associates  
617.254.9500  
[jprenskey@aignerassoc.com](mailto:jprenskey@aignerassoc.com)

## The Launch of the Massachusetts Elder Economic Security Initiative

Good morning and thank you for joining us today. My name is Ramsey Alwin and I direct the National Elder Economic Security Initiative at Wider Opportunities for Women, more commonly known as WOW. Today we are gathered to launch the first statewide Elder Economic Security Initiative lead by the Massachusetts Association of Older Americans (MAOA) and the release of the first statewide Elder Standard report. Today we applaud the innovative and progressive policies and programs already in place in MA but we also challenge those in positions to make change to use the Elder Standard to strengthen and expand programs to ensure elder economic security.

Today's activities are a part of a broader campaign - the National Elder Economic Security Initiative (EESI) – which combines coalition building, research, education, and advocacy at the community, state, and national level to shape public policies and programs to promote the economic well being of older adults, whether or not they have the capacity to be fully self-reliant or are in need of certain public supports to age in place with dignity. Undergirding EESI is the Elder Economic Security Standard (Elder Standard), a measure of income that older adults require to maintain their independence in the community and meet their daily costs of living, including affordable and appropriate housing and health care. The Elder Standard is the new yardstick policy makers, agency staff, advocates and seniors should use to better understand and develop policies and programs that will enable older adults to age in place with the income necessary to be economically secure.

The National Elder Economic Security Initiative is modeled after WOW's successful Family Economic Self-Sufficiency (FESS) Project, which puts tools in the hands of local, state, and national policymakers and advocates to increase economic opportunities for low-income working families. Launched in 1995, WOW has established statewide FESS coalitions in 35 states and the District of Columbia that includes a network of more than 2,000 local and state agencies. The link among these groups is the use of a common framework—economic self-sufficiency—to design, implement, and advocate for programs and policies that move low-income families toward economic independence. The FESS has effectively changed the national dialogue on low-income issues from poverty to self-sufficiency.

Learning from the FESS, the National Initiative will focus on partnering with states to use the Elder Standard data to promote and advocate on behalf of policies which ensure elder economic security. Examples of national strategies include:

- Promoting 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.
- Calling for Congressional and state action to:
  - **Provide low-income elders with priority status when disseminating public housing vouchers** and creating more low-income public housing.
  - **Policy which eases the burden of property taxes on low-income elders.**

- **Adequately fund LIHEAP** to ensure the utility burden on low-income elders does not force them to forgo health related heating and cooling, risking their health and well-being

It is also clear from the Elder Standard that affordability of health care services is critical to aging in place with dignity. The movement toward a more comprehensive Medicare program has been eclipsed by tax incentives for individual Health Savings Accounts, means testing of Medicare in relation to co-pays and premiums, and a prescription drug coverage plan that has a gaping hole, further individualizing and jeopardizing the economic independence of elders by raising health care costs. Erosion of the progress that has been made on health care coverage for elders must be stopped. Programs and policies that are proven strategies to ensuring health stability must be maintained, strengthened, and expanded to ensure elder economic security. Through the National Initiative we will support Congressional action to **maintain a universal, comprehensive, and solvent Medicare system** that continues to meet its obligations for all current and future workers.

We also encourage Congress to **maintain a strong, solvent, and just Social Security system** that continues to meet its obligations for current and future workers. Congress must not jeopardize our future economic security by privatizing Social Security. Specifically, Congress must **enhance Social Security to honor the work of women** including creating a caregiver credit for those out of the workforce as a result of family need. The Social Security caregiver credit would provide family caregivers a credit toward an individual's Social Security record.

The Massachusetts Elder Economic Security Standard will be used to develop a policy agenda specific to MA needs. It is clear from the MA Elder Standard that there is a role for government, communities, and individuals in achieving elder economic security. The Massachusetts Elder Economic Security Standard gives us a good start to set goals, launch programs, establish policy and measure outcomes to ensure that our most vulnerable elders can age in place with dignity. Community leaders and organizations must commit to policies and programs which ensure elders can age in place with dignity.

In closing, a word of caution – I would like to note that helping elders achieve economic security as defined by the Elder Standard is really just the first step. The Elder Standard tells us what people need to meet their most basic needs today – there is no money for emergencies or catastrophes. Even elders who reach the income set by the Elder Standard, are just one disaster away from poverty, whether it be the loss of a spouse, need for long-term care services, or a natural disaster.

We must help elders go beyond meeting the income levels outlined in the Elder Standard to true economic security.