



# MAKING ENDS MEET: ELDER ECONOMIC SECURITY

A Quick Reference Guide On:  
Low Income Home Energy Assistance Program (LIHEAP)

*Monthly Tools and Information*  
*From the Elder Economic Security Initiative™ (EESI) Program*

March 2008

Volume 18

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## Update on the National Initiative

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Greetings! WOW and the EESI team are delighted to re-introduce our monthly newsletter. Each month's newsletter will offer a quick reference guide to a particular policy, program or issue related to the economic security of elders. This month we will focus on the Low Income Home Energy Assistance Program (LIHEAP).

We are pleased to share that the Elder Economic Security Initiative (EESI) program continues to expand and grow! The addition of staff, consultants, technology and an upgraded website greatly enhance our capacity. We encourage you to take a look at the new [WOW website](#) today. You will find there the latest information on EESI, including a new fact sheet on the retirement income of women as well as media coverage from the very successful launch of EESI in California (See "State Spotlight" below). In addition, you can find the latest commentary on elder economic security on the [EESI blog](#).

Due to the good work of our national research partner, the Gerontology Institute at UMass Boston, state Elder Economic Security Standard™ Indexes are completed for California, Illinois, and Pennsylvania. The Index for Wisconsin is underway and will be completed by early May. Concurrent with the development of the Indexes, WOW continues to work with the state EESI partners to develop and refine their statewide elder economic security agendas and plan for the release. Stay tuned for Pennsylvania's release in early to mid April.

Expanding means bringing on new lead state organizations. We developed and disseminated a request for proposals (RFP) to identify the next five states to implement EESI. The RFP was shared with identified potential partners in target states, the EESI Advisory Board and their state affiliates, FESS partners, WOW's national allied organizations and coalitions including the National Council of Women's Organizations, attendees of WOW's workshop at Grantmakers in Aging, and other interested parties that we connected with at various workshops, conventions and briefings in DC and in the states. If you know of any entities that are potential candidates, please be sure to share the RFP with them. It can be found [HERE](#) on the WOW website.

Later this month, we will present EESI at the national ASA/NCOA conference here in Washington, DC. If you are in town for the conference, you are encouraged to come join our sessions. (See "Upcoming Events" below.)

## WHAT and WHY it Matters: LIHEAP

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### WHAT is LIHEAP?

LIHEAP is a Federally funded block grant program that is implemented at the state level. LIHEAP's purpose is "to assist low-income households, particularly those with the lowest incomes, that pay a high proportion of household income for home energy, primarily in meeting their immediate home energy needs."

Some forms of assistance available to low income households through state LIHEAP programs include financial assistance towards a household's energy bill, emergency assistance and a range of other energy-related services that states may choose to offer, such as weatherization improvements, utility equipment repair and replacement, budgeting counseling and so forth. The average LIHEAP grant for heating or cooling is \$359 per eligible household. This grant is made to the utility company directly on behalf of the household.

Source: U.S. Department of Health and Human Services Administration for Children and Families

### WHY does it MATTER?

According to the Elder Economic Security Standard™ Index, housing costs (including utilities) account for the largest portion of a senior's expenses. In some states, average utility bills exceed food or medical insurance costs. The rising cost of oil and gasoline disproportionately affects elders already struggling to make ends meet. LIHEAP can help seniors meet their energy costs, thereby allowing them to afford essential medications and nutritious foods they may otherwise go without.

### Data You Can Use: LIHEAP

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#### From the National Energy Assistance Director's Association (NEADA):

- ✓ The President's 2008 budget would reduce funding for the Low Income Home Energy Assistance Program (LIHEAP) by 22% from \$2.57 billion to \$2.0 billion.
- ✓ If adopted, states would have few choices but to either reduce from 36.3 percent to 28.2 percent the share of winter home costs covered or cut the number of households served from 5.8 million to 4.6 million.

### Policy Center: LIHEAP

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#### What's happening on the Hill?

If the Administration gets its wish of cutting LIHEAP funding, the impact on low-income elders and their families would be devastating this season. Winter heating costs for the 2008 are projected by the US Energy Information Administration to be \$989 per household. Without LIHEAP, many seniors and their families would find it impossible to meet their monthly bills. Already many seniors struggling to make ends meet suffer in silence. They sacrifice good nutrition, heating or cooling, prescription drugs and an array of other

**Check out the  
new website!**

Visit:

[www.wowonline.org](http://www.wowonline.org)

necessities as they work to stretch their meager retirement income.

Congress offers some hope. Last week, both the House and Senate rejected the cuts proposed by the Administration for LIHEAP and weatherization. The Senate budget resolution allows for additional utility assistance in a possible economic stimulus package. Advocates are urging the chairs and ranking minority members of the Appropriations Committees (David Obey (D-WI) and Jerry Lewis (R-CA) in the House and Robert Byrd (D-WV) and to Thad Cochran (R-MS) to significantly increase LIHEAP funding.

### **What's the story behind LIHEAP? Who is eligible?**

LIHEAP allows states to set eligibility at the greater of 150 percent of the federal poverty level, or 60 percent of state median income. In FY 2008, 150 percent of the federal poverty level is \$15,600 for a single elder and \$21,000 for an elder couple. In practice, most states place applicants within income groups and target funds to families and seniors with the lowest incomes. In California, for example, an elder with less than \$10,000 in income is eligible to receive more than twice the level of assistance as an elder with income of approximately \$13,000.

More than 70 percent of families receiving LIHEAP have incomes of less than 100 percent of the federal poverty level and 44 percent have incomes of less than 75 percent of the poverty level. State agencies generally contract with non-profit agencies to conduct outreach and sign-up activities. The application process is relatively straightforward. Most states require only proof of income and a copy of an applicant's most recent utility bills. Generally, asset tests are not required and some states now allow applications by mail.

According to NEADA, the number of households receiving assistance is rising rapidly. This reflects a significant increase in home energy prices and the number of low-income households. Since 2002, the number of households receiving LIHEAP heating assistance increased from 4.2 million to an estimated 5.7 million in FY 2007. **Even at this level, the program is only able to serve 15.6 percent of eligible households.** The majority of households have at least one elder, disabled person or a child under the age of five.

### **State Spotlight**

#### **Congratulations, California!**

WOW is proud to announce the release of the California Elder Economic Security Standard™ Index. Our California partner, the Insight Center for Community Economic Development, recently launched its statewide data at a hearing of the California Senate Aging and Long-term Care Committee. The hearing featured testimony from WOW, the Insight Center, state advocates, services providers and elders themselves.

The event drew media attention from across the state. The Venture County Star quoted Chairwoman Elaine Alquist's reaction to the data, "It's not a surprise when I look at these figures. We have a lot of seniors in urban areas who really can't make it from day to day."

**Join the  
dialogue!**

Visit:

<http://wow-eesi.blogspot.com/>

Click [HERE](#) to view additional materials and media from the launch event.

*WOW extends special thanks to all of those who helped make the California launch a stunning success! Bravo!*

## Questions from the Field and Answers

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**Q:** Is the Elder Economic Security Initiative™ Program a bipartisan effort?

**A:** Yes. The issue of income security for elders crosses party lines. The Elder Economic Security Initiative encourages reaching out to and involving both Republicans and Democrats in the national and statewide coalitions.

**Q:** Does the Elder Economic Security Initiative Program address demographic questions, such as how many seniors are living below the Elder Economic Security Standard™ Index?

**A:** Not yet. In the next four years, Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston will develop a national database that tabulates the Elder Economic Security Standard Index for each state. The Index will incorporate geographic cost differences down to the county level. Demographic questions concerning how many elders are living below the Index and who they are by gender, race, ethnicity and marital status.

Following release of the statewide data, WOW encourages Lead State Organizations (LSOs) and other interested service providers, advocates or academic researchers to seek out collaborative efforts and funding opportunities to further explore these important questions. Coupling the Index with demographic data will strengthen our advocacy efforts and help further the Initiative's broader vision and goals.

## Upcoming Events

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### **The 2008 NCOA-ASA Aging in America Conference**

### **The Elder Economic Security Initiative Program will be there!**

#### **Conference Workshop Schedule**

- ❖ **Women Must Act Now to Ensure Income Security as They Age**  
March 27, 2008 at 10:15 a.m.
- ❖ **Redefining Elder Poverty and Income Adequacy**  
March 27, 2008 at 10:15 a.m.
- ❖ **Seniors in Poverty: A Daily Struggle**  
March 28, 2008 at 8:00 a.m.  
*Plenary session featuring Joan Kuriansky, Executive Director of WOW!*
- ❖ **Aging with Dignity: A National Campaign**  
March 29, 2008 at 9:15 a.m.

*Come help contribute to our outreach efforts! We hope to see you there!*

Click [HERE](#) to visit the NCOA-ASA Aging in America Conference website.

**Got feedback?**  
Help the EESI team  
enhance your  
resources!  
Email:  
[ssanders@wowonline.org](mailto:ssanders@wowonline.org)

## Resources and Tools: LIHEAP

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A resource page on the ins and outs of LIHEAP from the U.S. Department of Health and Human Services Administration for Children and Families:

- ✓ [LIHEAP: What You Need to Know](#)

A look at the evolution of LIHEAP from the U.S. Department of Health and Human Services Administration for Children and Families:

- ✓ [LIHEAP Program Chronology](#)

A consumer coalition's call to action from the National Consumer Law Center:

- ✓ [The Principles for Energy and Water Security for All Americans](#)

## Skill Development: Working Across the Generations

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*I could not, at any age, be content to take my place in a corner by the fireside and simply look on.*  
– Eleanor Roosevelt

According to the U.S. Department on Labor, for the first time in history four generations coincide in the workplace. Each cohort brings a different set of attitudes, learning style and vision to the workforce. Awareness of these potential similarities and differences may help diminish conflict when working in teams that span the generations.

### Traditionalists (born: 1922-1945)

- ❖ Tend to be loyal employees and sensible spenders
- ❖ Tend to value the lessons of history

### Baby Boomers (born: 1946-1964)

- ❖ Tend to be politically savvy and believers in hope and change
- ❖ Tend to value consensus building among large groups

### Generation X (born: 1965-1979)

- ❖ Tend to be self-reliant workers
- ❖ Tend to value skepticism and will question the status quo

### Generation Y (born: 1980-2000) *the children of the Boomers!*

- ❖ Tend to be techno savvy and believers in their capacity to make change
- ❖ Tend to value altruism and will push forward at any cost

*No one person will fit the generational mold! Stakeholders of all ages bring a unique and valuable set of experiences to the work of promoting income security for our nation's elders.*

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