

## THE PENNSYLVANIA ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM

### FACT SHEET ON PENNSYLVANIA'S FAMILY CAREGIVER PROGRAM

The *Pennsylvania Elder Economic Security Initiative™ Program* offers concrete tools to shape public policies and programs to promote the economic well being of seniors. The Initiative uses the *Elder Economic Security Standard™ Index* to expose the economic vulnerability of older adults. ***The Index will change the way we measure and address the economic needs of older Pennsylvanians.***

#### Pennsylvanians Aging into Poverty

With over 15% of the population age 65 or older, Pennsylvania has the third largest aging population in the nation.

According to the U.S. Census Bureau, 8% of Pennsylvania elders live below the Federal Poverty Level (FPL) for an individual (\$10,400 per year) and over 12% live between 100 – 149% of FPL or \$15,198 per year.

Social Security is the only source of income for 1 out of 4 retired Pennsylvania seniors. Yet basic living costs for an elder in the state range from \$14,000 to \$23,400, while the average Social Security payment is \$11,679 for women and \$15,615 for men.

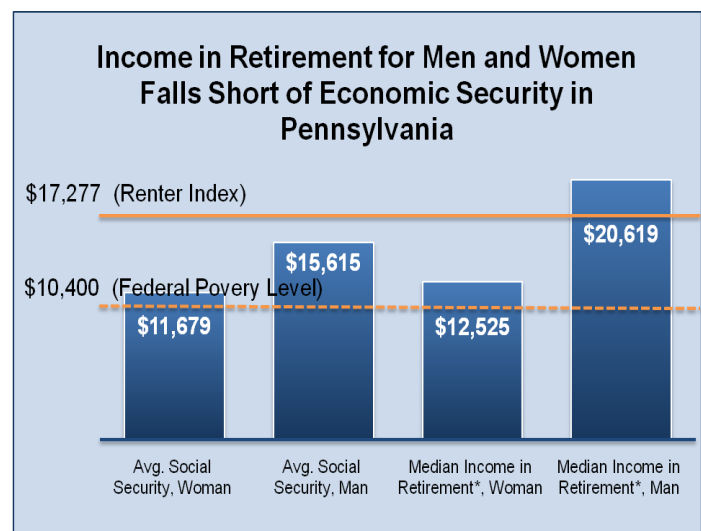
#### The Elder Economic Security Standard Index

The Index measures the income that older Pennsylvanians require to maintain independence and meet daily expenses. It varies based on household size, geographic area, and life circumstances. The Index promotes an income measure that respects the autonomy and needs of older adults, rather than a measure of what we all struggle to avoid – abject poverty.

Pennsylvania's Initiative grew from a partnership between state and national organizations. The Gerontology Institute at the University of Massachusetts Boston and Wider Opportunities for Women developed the Index. In Pennsylvania, PathWays PA, CARIE, the United Way of Southeastern PA, and other organizations collaborated.

#### The Index Exposes Economic Vulnerability of Older Pennsylvanians

The Index includes food, housing, transportation, health care, miscellaneous expenses, and, when appropriate, home and community based long-term care services. ***The Index shows that many seniors who worked their entire lives (who live on incomes comprised of retirement accounts, pensions and Social Security) are unable to achieve economic security.*** The 1 in 4 Pennsylvanians who rely solely on Social Security income must make sacrifices or go without basic goods and services.



Source: Wider Opportunities for Women, *Elders Living on the Edge: The Impact of Pennsylvania Public Support Programs When Income Falls Short in Retirement*. (Washington, DC: Wider Opportunities for Women, 2008).

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## Pennsylvania's Family Caregiver Support Program

The overwhelming majority of older adults who need long term care assistance live outside of nursing facilities. National data reveals that about 75% of individuals who need long term care at home depend entirely upon family or friends to provide the care.<sup>1</sup> In Pennsylvania, there are over 1.3 million informal caregivers who provide over 1.4 billion hours of “free” care a year valued at \$14.5 billion.<sup>2</sup> Supporting caregivers is critical in helping older adults avoid or delay nursing home placement.

### Caregivers fit varied profiles

Some are raising children and are often referred to as the “sandwich generation,” juggling caregiving and parenting responsibilities. Many caregivers are employed and struggle to meet the demands of their jobs while providing their loved ones’ needed care. Older spouses who are also caregivers may experience chronic conditions themselves and in fact are found to have a 63% higher mortality rate than other older adults who do not have caregiving responsibilities.

### Pennsylvania took a pioneering step when it enacted the Family Caregiver Support Act of 1990

The Family Caregiver Support Program is a cost effective program that enables nearly 8,000 families to receive some financial, emotional and physical relief. Services provided under the program may include care management, respite care, financial reimbursements for home modifications, and others.

### The program has not kept pace with the growing needs of elders and caregivers

The Family Caregiver Support Program has not seen an increase in the monthly maximum allowance of \$200/month or the lifetime home modification maximum allowance of \$2,000 since the program’s inception. The Pennsylvania House of Representatives unanimously passed House Bill 1830 on October 23, 2007, increasing the monthly maximum amount to \$500 for expenses and the lifetime home modification maximum allowance to \$6,000. The legislation would expand the definition of a primary caregiver to include support to any informal caregiver who is not being paid to provide care to an older adult and who meets the program’s criteria. It also would help the Department of Aging to coordinate Pennsylvania’s program with the federal program and to utilize dollars left unspent due to more restrictive state rules. House Bill 1830 is currently in the Senate Appropriations Committee. ***The Pennsylvania Senate is encouraged to act on this bill, which would support the vital role caregivers provide.***

### Expertise for Change

The Pennsylvania Elder Economic Security Initiative is powered by a broad-based coalition of advocates, researchers, direct service providers, public agencies, seniors, and philanthropists. The statewide advisory board guides the direction of the initiative and identifies policy priorities—based on the Elder Economic Security Standard Index data—to close the gap between elders’ income and the cost of living in Pennsylvania.

#### PARTIAL LIST OF ADVISORY BOARD

Center for Advocacy for the Rights and Interests of the Elderly  
ElderWatch Plus Adult Day Services  
Institute of Aging, University of Pennsylvania  
Lehigh Valley Alliance on Aging  
PathWays PA  
Pennsylvania Department on Aging,  
Intergovernmental Council on Long Term Care  
Philadelphia Corporation of Aging  
SeniorLAW Center  
United Way of Pennsylvania  
United Way of Southeastern Pennsylvania

*To endorse the Standard, contact Marianne Bellesorte at [mbellesorte@pathwayspa.org](mailto:mbellesorte@pathwayspa.org) or (800) 209-2914.*

<sup>1</sup> Family Caregiver Support: State Facts at a Glance, Feb. 2006

<sup>2</sup> The State of the States in Family Caregiver Support: A 50-State Study, Updated State Profiles, Nov. 2007