THE PENNSYLVANIA ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM

FACT SHEET FOR ADVOCATES

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.

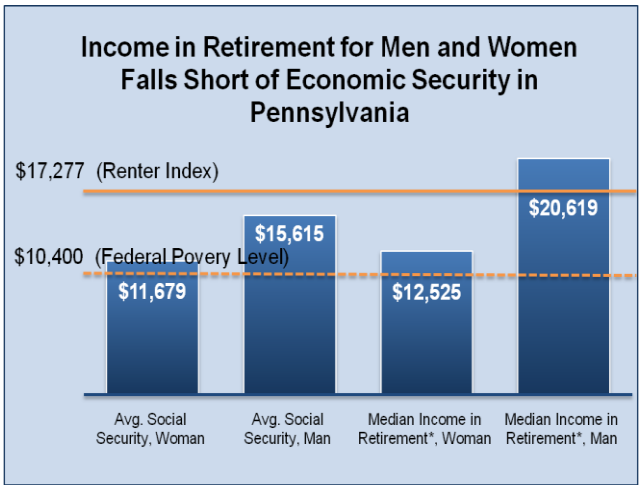
The Elder Economic Security Standard Index

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 Pennsylvania 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, including senior couples and seniors living alone, must make even more 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).

For more information, please contact:

Marianne Bellesorte, PathWays PA, 1.800.209.2914
Ramsey Alwin, Wider Opportunities for Women, 202.464.1596
Diane Menio or Kathy Cubit, CARIE, 215.545.5728
Brian Gralnick, United Way of Southeastern Pennsylvania, 215.665.2456

Advocacy and the Elder Economic Security Standard Index

The Elder Economic Security Standard Index serves a variety of purposes for Pennsylvania advocates and service providers in promoting the economic well-being of elders and their families, including the following:

(1) The Index illustrates what advocates and service providers already know to be true.

The Index quantifies what people in the direct service and advocacy fields know anecdotally - that seniors in the community need more help than current policies and programs provide. The Index illustrates the need for increased overall funding for vital programs, analysis of current income and asset eligibility guidelines, and evaluation of benefit levels for income support and other services. ***The Index provides advocates, and thereby decision makers, with strong evidence of the gap between what older Pennsylvanians have and what they need, and where public policy falls short.***

(2) The Index can raise awareness of and encourage enrollment in income support programs.

The Index shows elders, caregivers, baby boomers and others how well various income support programs help Pennsylvania elders achieve income adequacy. The Index works to chip away at the stigma associated with enrolling in various income support programs, such as Food Stamps, Low Income Home Energy Assistance Program (LIHEAP), the PACE/PACENET prescription assistance program, the Low Income Subsidy (LIS) of Medicare Part D, and other local community-based programs, by demonstrating the actual cost of self-sufficiency. ***The Index can help advocates show their communities how difficult it is to make ends meet in today's economy and empower elders to actively seek support and assistance.***

(3) The Index offers additional support to advocacy efforts already underway.

Ultimately, the Index provides an additional tool to support advocates currently working to address economic security issues for elders and low-income families, including housing, nutrition, transportation, work and pay equity, and health and long term care. ***The Index addresses issues vital to ensuring economic security for Pennsylvania elders and clearly demonstrates the true costs needed to make ends meet for multiple audiences, including policy makers and the public at large.***

Expertise for Change

The Pennsylvania Elder Economic Security Initiative is powered by a broad-based coalition of policy makers, advocates, researchers, direct service providers and public agencies, seniors, non-profits, philanthropists, and senior membership organizations. The statewide advisory board guides the overall direction of the initiative and identifies policy priorities—based on the Elder Economic Security Standard Index data—to help 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 for Aging
SeniorLAW Center
United Way of Pennsylvania
United Way of Southeastern Pennsylvania

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