

Women's Health Council

State & National Campaign for Elder Economic Security

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INSIGHT

CENTER FOR COMMUNITY
ECONOMIC DEVELOPMENT

“The test of our progress is not whether we add more to the abundance of those who have much; it is whether we provide enough for those who have too little.”

Franklin Roosevelt's second inaugural speech, January 20, 1937

“Without an accurate measure of poverty and economic insecurity in America, we will not be able to fully tackle the effects of these problems on our children and families.”

President-Elect Barack Obama, July 18, 2008

Introduction

CFES Vision:

All Californians will be able to meet their basic needs and advance to economic security

CFES Mission:

Catalyze a paradigm shift in the State of California to more accurately reflect the *real* needs of working families and retired seniors

Myth of the “Golden Years”

- “I work hard, save, pay taxes, the system will take care of me in my older years”
- Not true anymore!



What is the California Elder Economic Security Initiative?

- Project of Insight Center for Community Economic Development Center's Californians For Economic Security
 - Builds on the work of the nationally acclaimed Family Economic Self-Sufficiency Standard Project
- Statewide, data-driven coalition to help the elderly age with dignity and economic security
 - Health and economics connection
- Part of a national movement
- Guided by steering committees



What Are the Long Term Goals?

- Close gap between elders' income and their basic expenses
- Change dialogue from poverty to economic security
- Transform how senior service organizations, decision-makers, & funders measure and respond to economic needs of seniors
- Can't solve problem if not accurately defined



What Is Our Strategy?

- 1. Research**
- 2. Advocacy**
- 3. Media**
- 4. Education**



What Is Our Strategy?

5. Organizing/Coalition Building

Identify lead agencies in key regions

- Regional coalition identifies how data will help locally, create local policy agenda
- Organize community forums
- Local public hearings

A Growing National Movement

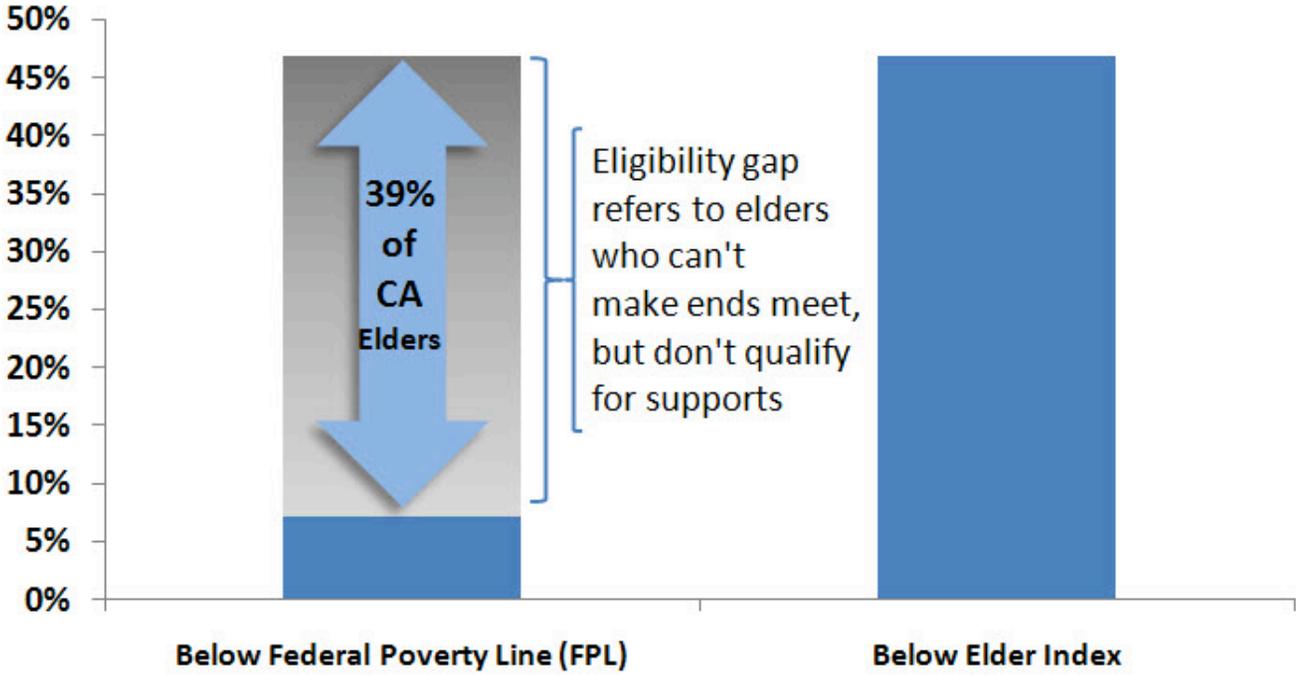
- **California:** Insight Center for Community Economic Development
- **Massachusetts:** MA Association of Older Americans, Inc
- **Pennsylvania:** Pathways PA
- **Wisconsin:** Wisconsin Women's Network
- **Michigan:** Elder Law of Michigan, Inc.
- **Minnesota:** Minnesota Women's Consortium
- **Connecticut:** Permanent Commission on the Status of Women
- **New Jersey:** New Jersey Foundation on Aging
- 11 more lead state orgs over the next 4 years, with County-level Elder Indices tabulated in all states!
- National database

Research:

Most Vulnerable CA Elder Populations

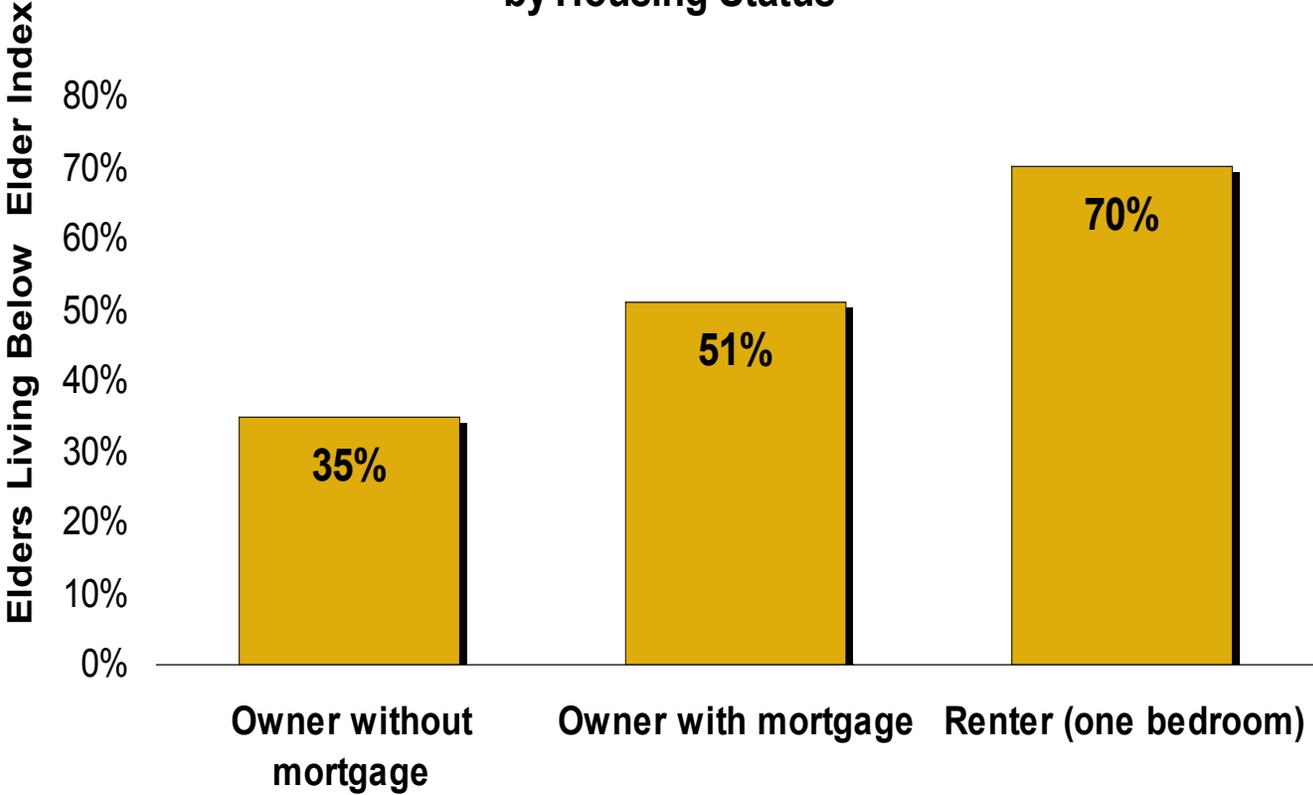
- Nearly Half a Million 65+ living alone
- Renters
- Latino, African American, and Asian American living alone
- Female living alone
- Age 75 and older living alone
- Singles and Couples with incomes between 100-299% of the Federal Poverty Level

California Adults Age 65+ Below Elder Index But Above Federal Poverty Line (FPL)



Source: U.S. Census Bureau's 2006 ACS data, compiled by the UCLA Center for Health Policy Research

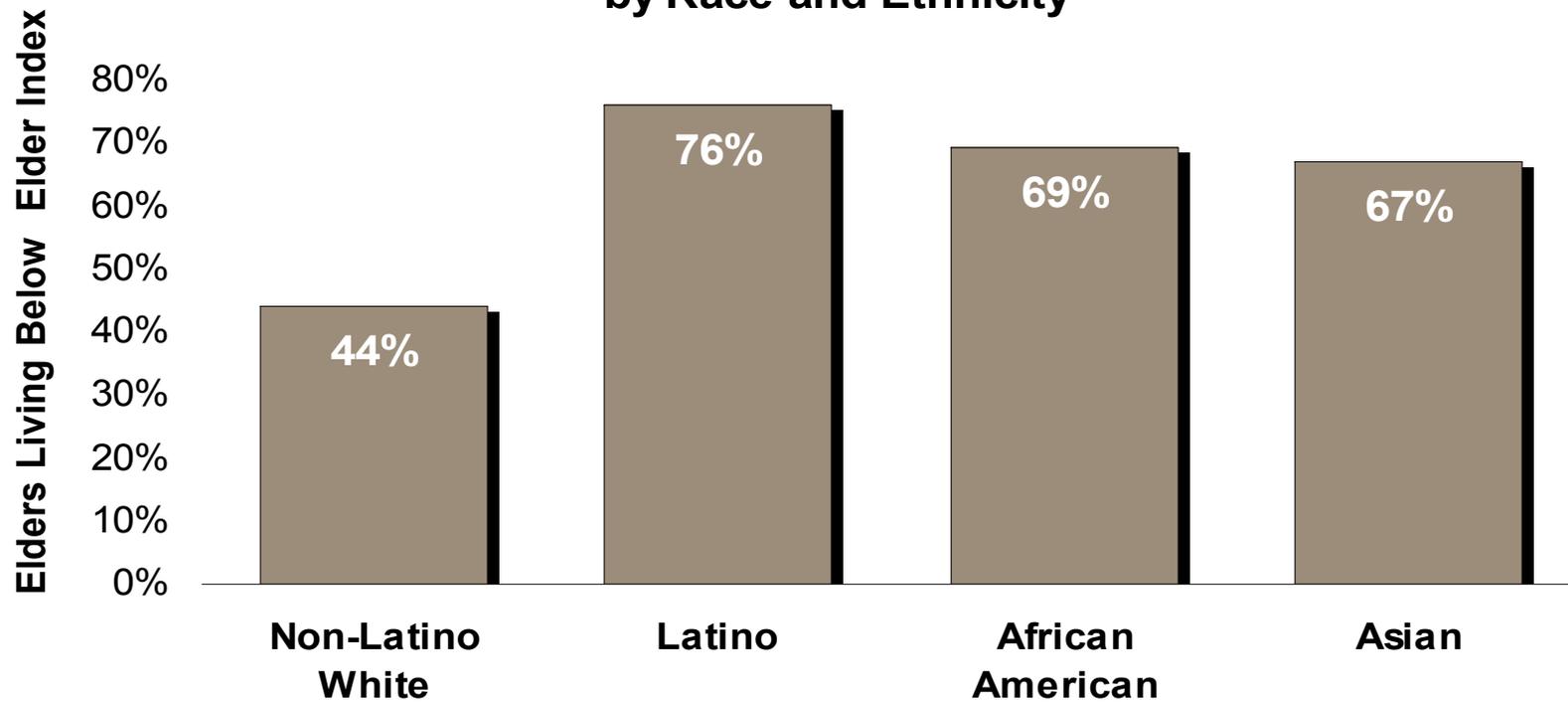
California Single Adults Age 65+ Who Are Economically Insecure, by Housing Status



Source: U.S. Census Bureau's 2006 ACS data, compiled by the UCLA Center for Health Policy Research

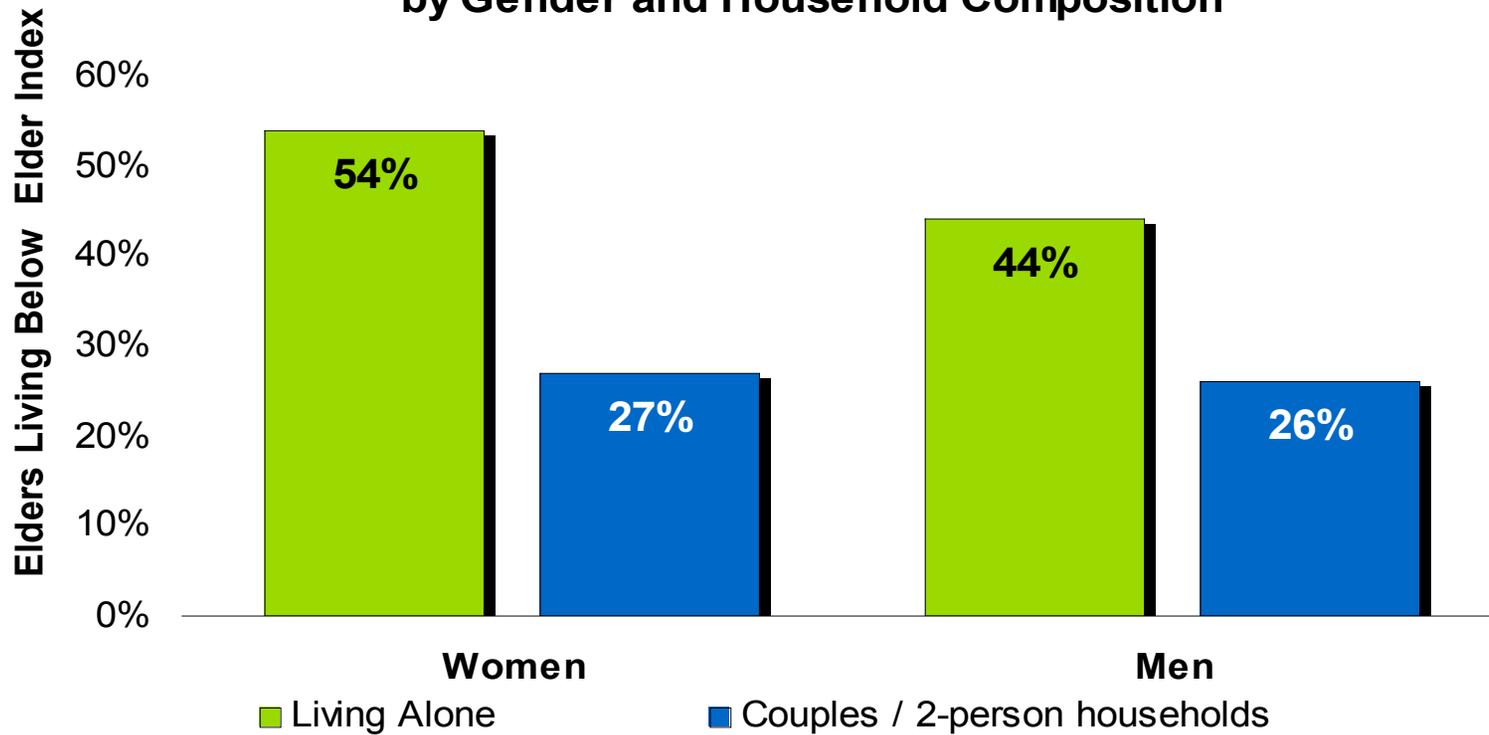


California Single Adults Age 65+ Who Are Economically Insecure, by Race and Ethnicity



Source: U.S. Census Bureau's 2006 ACS data, compiled by the UCLA Center for Health Policy Research

California Adults Age 65+ Who Are Economically Insecure, by Gender and Household Composition



Source: U.S. Census Bureau's 2006 ACS data, compiled by the UCLA Center for Health Policy Research

How Elder Index Is Used in Policy

- *Elder Economic Dignity Act of 2009*
- AB 2521: lower cost of public housing for seniors
- Prioritize limited funds & evaluate investments (e.g. United Ways; AAAs, Strategic Planning)
- Budget Advocacy (e.g. LAO & 08 SSI Budget Hearings)
- ARRA Funds

AB 324

Elder Economic Dignity Act of 2009

Why this bill?

- State does not have a true measure of poverty for elders
- Can't solve problem if not accurately defined
 - Wouldn't use a 45 yr old Dow to make financial decisions and investments; why any different for public investments?
- Need an accurate measure to **plan** for aging baby boom population, stretch limited resources
- Elder Index, more accurate, efficient & consistent measurement

Elder Economic Dignity Act of 2009

Requires Using Elder Index in:

1. Planning documents by Area Agency on Aging & CA Dept of Aging
2. Determining eligibility for new California State based program
3. Identifying seniors in economic need (e.g. as a case management tool in Linkages program)



Requires:

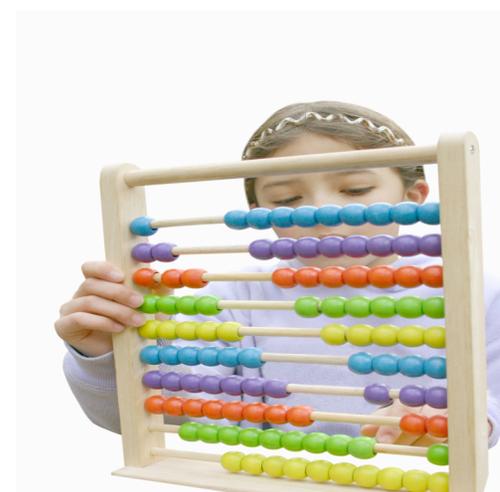
- Annually update Elder Index & calculate number of seniors living below

AJR 6: State of California Resolution

- Call on President Obama and Congress to ensure that the United States is working to achieve the economic security of the aging population
- Modernize way elder poverty is calculated by using Elder Index instead of the Federal Poverty Level

How the Elder Index is Used: Programs & Policies

- AB 2521: cited Elder Index to justify more affordable public housing & shared housing
- Foundations: justify expansion of investments in elder issues
- Local policies
 - SF Dept of Aging pilot program to use Elder Index for eligibility to receive city-funded LTC services
 - LA City Council required City Departments to report on changes to eligibility under a new index
 - San Francisco City Resolution to Adopt Family Economic Self-Sufficiency Standard as a goal



How the Elder Index is Used: Programs

As a program development and planning tool



- Fund development
- Strategic planning
- Financial Counseling
 - When/where to retire (e.g. CalPERS)

How the Elder Index is Used: Programs

An Example of Program Evaluation:

- San Diego Elder Index (Renter): **\$22,822**
- Potiker Family Senior Residence in San Diego:
 - 200 units of very low-income senior housing.
 - Max income is \$22,000.
- Average rents are about **\$450/month** – or about **\$500** less than a market rate one-bedroom apartment. This represents a savings of about **\$6,000** annually for each resident.
- A senior living at Potiker receives two meals daily – saving about **\$1,700** annually
- This senior, therefore, needs to earn a little more than **\$15,000** annually to have the rest of his/her needs met compared to a senior without assistance.

Expanding the Impact

- 1. Expand Coalitions & Partners:**
Join the CFES and EESI listservs!
- 2. Letters of support for AB 324 & AJR 6**
- 3. Advance nat'l momentum around economic security**
 - CA Joint Resolution, SR 15
 - Bloomberg's recalculation of NYC poverty
 - McDermott-Dodd Bill, *Measuring American Poverty Act*
 - President Obama's endorsement
 - Villaraigosa & Newsome's interest
- 4. Expand research** (e.g. LTC , children's welfare)

Contact Information

For information on Cal-EESI & the Elder Index, contact:

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For information on the Elder Index & demographic methodology, contact Steve Wallace

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For more information on the Elder Women's Initiative or AB 324, contact:

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The Women's Foundation of California

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Statewide average, county-specific Elder Economic Security Standard Index, and data on the how many and which older adults are living below the Elder Index can be found at:

1) www.insightcced.org/communities/ecounty.html

2) www.healthpolicy.ucla.edu/elder_index08feb.html



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