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## Low Cost, Big Impact

By: SUSIE SMITH, Insight Center for Community Economic Development OCTOBER 24, 2011



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More than 1 in 3 California seniors are struggling to survive on less than half the income they need to make ends meet, but you don't often hear them complain. In fact, your local public aging agency or senior center probably doesn't even know how many seniors are actually struggling in your community or where they live, for that matter.

Because of the high cost of living in California and a one-size-fits-all federal poverty measure, the official poverty rate leaves thousands of California seniors invisible to the public eye. These real people, our parents and grandparents, disappear on paper, caught in an "eligibility gap" with too much money to qualify for many public and private support programs but not enough to cover their most basic needs.

#### A solution is here

Enter the Elder Economic Planning Act—a little-known bill to help seniors that was signed into law on Oct. 9. This new law won't cost the state a dime in General Fund dollars. It won't create new state-funded social programs, or impose new regulations on businesses. Instead, this bill will quietly empower agencies and program administrators to make better decisions regarding our precious resources. This bill will help us understand and support our parents and grandparents as they age, and to plan ahead for the wave of Baby Boomers who are beginning to consider retirement options now.

With this new law on the books, the Elder Economic Security Standard TM Index (Elder Index), a geographically-based measure of what it takes for an older adult 65+ to make ends meet, becomes the new standard across California agencies. Finally, our policymakers and local agencies have a 21st century planning tool to make smarter, data-driven decisions about how they use existing, limited resources.

Every year, new Elder Index data is released for each of California's 58 counties by the UCLA Center for Health Policy Research and the Insight Center for Community Economic Development using a <u>nationally vetted methodology</u> designed by <u>Wider Opportunities for</u> Women and the Gerontology Institute at the University of Massachusetts Boston in 2006. The Elder Index measures the actual costs of basic necessities for older adults, so decision-makers are empowered to account for the real difference between the cost of living in Kern County versus what it takes to make ends meet in San Francisco, Monterey, or Los Angeles.

#### How does the Elder Index help?

Here are just a few ways the Elder Index makes a difference:

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Please call your Senators and share this important message from our friends at Feeding America!

Do you feel connected to the Occupy protests, as 68 year old Janet Kelly does?



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- Public agencies and private service providers who use the Elder Index to quantify how
  much closer their programs bring seniors to true economic security will be more efficient
  and better aligned.
- Standardized use of the Elder Index will save staff time in identifying where the most
  vulnerable adults reside in our communities and state, so more time and money can be
  spent actually assisting the seniors who need our help the most.
- State and local aging agencies will use limited budgets more strategically, while planning for senior needs in the future.

There is a national, state, and local groundswell in regard to reframing the issue using an economic security lens, and using the Elder Index to make this possible. Wider Opportunities for Women has been working with statewide advocates in 17 states, including CA, to raise awareness and influence state and local policy using the Elder Index. In addition, over the past 18 months, NCOA has been working with 12 community organizations from across the country to use the Elder Index to benchmark client outcomes as a part of our work under the national Economic Security Initiative. From NCOA's experience, it is clear that use of the Elder Index in this way will help the aging network, seniors, and their caregivers better measure the impact of the various public and private supports brought to bear on their circumstances. For that reason, our partners at NCOA recommend that the tenets of the California law be adopted nationally. A more detailed overview of NCOA's policy recommendations on this topic can be found in, "A Blueprint for Increasing the Economic Security of Older Americans: Recommendations for the Older Americans Act."

Our seniors are the backbone of our communities, our state, and our nation. It's time we heard them, saw them, understood their struggle. The Elder Economic Planning Act is a little law that brings us a big step closer to ensuring that no Californian ages into invisibility. The rest of the nation should follow California's lead on this important topic.

For more information on the statewide California Elder Economic Security Initiative Cal-EESI or the Elder Index, go to <a href="https://www.insightcced.org">www.insightcced.org</a>

CATEGORIES: POLICY, LEGISLATION

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Join the One Away discussion about how to help older Americans.

### **COMMENTS ON THIS POST**

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#### ABOUT THIS CAMPAIGN

One Away is an innovative, national video advocacy campaign that gives voice to vulnerable older adults who are struggling to make ends meet in today's economy. The campaign captures real stories of seniors on video—and calls for legislative and policy changes to make it easier for them to get the services and supports they need to live with independence and dignity. NCOA is working with Local Advocacy Partners around the country to build support for this campaign.

#### ABOUT THE NATIONAL COUNCIL ON AGING

The National Council on Aging (NCOA) is a nonprofit service and advocacy organization headquartered in Washington, DC. NCOA is a national voice for older Americans—especially those who are vulnerable and disadvantaged—and the community organizations that serve them. It brings together nonprofit organizations, businesses, and government to develop creative solutions that improve the lives of all older adults. NCOA works with thousands of organizations across the country to help seniors find jobs and benefits, improve their health, live independently, and remain active in their communities. For more information, please visit <a href="https://www.NCOA.org">www.NCOA.org</a>.

#### ABOUT THE ATLANTIC PHILANTHROPIES

The Atlantic Philanthropies is dedicated to bringing about lasting changes in the lives of people who are disadvantaged by their economic situation, race, nationality, gender, age disabilities, immigration status, sexual orientation, political affiliation or religion. For more information, please visit <a href="www.atlanticphilanthropies.org">www.atlanticphilanthropies.org</a>.

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