



# THE ILLINOIS ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM

## FACT SHEET FOR ADVOCATES

### Illinois' Seniors Aging into Poverty

According to the U.S. Census Bureau, 9% of Illinois elders live below the Federal Poverty Level (FPL) for an individual (\$10,400 per year) and one in five have incomes under 150% of FPL or \$15,600 per year.

Social Security is the only source of income for 1 out of 5 retired Illinois seniors. Yet basic living costs for an elder in the state range from \$16,465 and \$24,139, while the average Social Security payment is \$11,627 for women and \$15,288 for men.

Poverty rates for older women are more than 50% higher than poverty rates for older men, 11% versus 7%. Women are at greatest risk, with widowed and non-married women accounting for 66% of all older households in Illinois who live in poverty.

The *Illinois Elder Economic Security Initiative™ Program (the Initiative)* 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 (the Index)* to expose the economic vulnerability of older adults. **The Index will change the way we measure and address the economic needs of Illinois' older adults.**

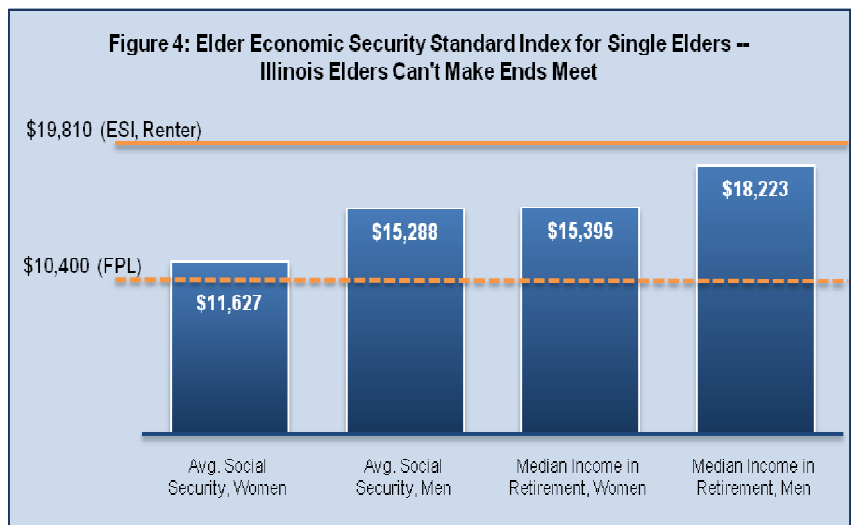
### The Elder Economic Security Standard Index

The Index measures the income that older people in Illinois 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.

The Illinois Initiative grew from a partnership between state and national organizations. The Gerontology Institute at the University of Massachusetts Boston and Wider Opportunities for Women (WOW) developed the Index. In Illinois, the Health and Medicine Policy Research Group, the Shawnee Alliance for Seniors and various other organizations collaborate on the Initiative.

### The Index Exposes the Economic Vulnerability of Older Adults in Illinois

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 5 Illinois seniors 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 Illinois Public Support Programs When Income Falls Short in Retirement* (Washington, DC: Wider Opportunities for Women, 2008).

## ***Advocacy and the Elder Economic Security Standard Index***

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

### ***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 adults in Illinois have and what they need, and where public policies fall short.***

### ***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 Illinois elders achieve income adequacy. The Index works to chip away at the stigma associated with enrolling in support programs, such as Food Stamps, Low Income Home Energy Assistance Program (LIHEAP), Illinois Care Rx prescription assistance program, Low Income Subsidy (LIS) of Medicare Part D, the Community Care Program and other 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.***

### ***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 Illinois' 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 Illinois Elder Economic Security Initiative is powered by an evolving coalition of policy makers, advocates, researchers, direct service providers and public agencies, seniors, non-profits, and philanthropists. The statewide advisory board guides the overall direction of the Initiative and identifies policy priorities.

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