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Ted Boettner: Elder policy planning

By

CHARLESTON, W.Va. -- West Virginia, like many other states, has an aging population. The total number of children is declining while the population over age 65 is growing. As a percent of total population, West Virginia is the second-oldest state in the nation. Even more significant is the increase in the number of people over age 85.

These trends have major policy implications. While we can take heart from the late Sen. Robert C. Byrd, D-W.Va., and former Congressman Ken Hechler, still active and making contributions to the public good well into their 90s, most of our elders will not be so lucky.

Consequently, West Virginia faces major challenges in determining how best to take care of the state's older adults. After a lifetime of work, many elders in our state struggle to make ends meet, due to no fault of their own. Eleven percent of our seniors live at or below the federal poverty level, and many more, particularly older women, live just barely above the poverty level. Adding up a growing older population, low-income and poor health requires thoughtful planning and solutions that make the best use of our scarce resources.

To help advocates, service providers, policy makers and families determine how best to help elders age with dignity and preferably in their own homes, the West Virginia Center on Budget and Policy, in collaboration with the West Virginia Long Term Care Partnership, has worked with national partners to develop, the West Virginia Elder Economic Security Initiative.

The Initiative provides a tool called the Elder Index to measure income adequacy for adults age 65 and older. The tool was developed by West Virginia's national partners, Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston. The Elder Index provides county-level data for each of our state's 55 counties on what it takes for elders to meet their basic food, health, transportation and housing needs. According to the Elder Index, a single elder homeowner without a mortgage in Kanawha County needs \$14,160 a year to make ends meet. A homeowner with a mortgage needs \$20,352 a year. If the elder has health problems and needs help staying in their home, add another \$6,014 per year for help of 6 hours per week, \$15,926 for 16 hours a week and \$27,395 for 36 hours per week.

The Elder Index also shows that Social Security income alone will not be enough to help elderly persons stay in their home as they age. About 30 percent of our state's seniors rely on Social Security as their sole source of income. Consequently, almost one in three seniors cannot make ends meet. The Elder Index shows that Social Security is not enough to pay the bills, with the average Social Security payment in Kanawha County of just \$14,372 per year. A healthy elder, who owns her own home, can just barely get by, but if she has a mortgage and/or needs help at home, Social Security will not be enough to pay the bills.

The Elder Index can help West Virginia organizations and policy makers support and promote policy and program change. Investing in home- and community-based services, promoting preventive health care, educating future elders on retirement planning, and creating new options for retirement income, are just a few ways we can help elders age with dignity. The Elder Index and a policy report that emerged from the study are available on line at www.wvpolicy.org.

Boettner is executive director of the West Virginia Center on Budget and Policy.