

The Elder Index at Work: How a Data Resource is Making a Difference in Service and Advocacy for Older Adults



The Elder Index was created with a clear mission to provide realistic and reliable information about the cost of living for older Americans. It accomplishes that goal by measuring how expenses for specific needs vary depending on what county or state an older person called home. It can calculate those figures based on person's social and health circumstances. That is how the index became the single-best resource anywhere to measure the economic demands so many older people struggled with on a regular basis.

The index, developed at the University of Massachusetts Boston, has become a key source of information for advocates on the ground in cities, counties and states across the United States. Many need the index to establish a realistic cost of elder living in their areas. Others depend on information about local rates of elder economic insecurity – the percentage of older adults who cannot make ends meet without financial help, based on Elder Index cost figures and local income data. Those insecurity rates are compelling facts of elder life that influence decision-makers.

I encourage you to read the brief articles that follow, illustrating just how the Elder Index is being put to work across the country. They describe successful campaigns to save important property tax relief programs in New Jersey and greatly expand Medicare Savings Programs access in Massachusetts. Those two campaigns, both relying on the Elder Index to provide critical context and factual support, unlocked more than \$600 million in benefits and cost savings for older adults.

Additional articles illustrate how the Elder Index is being applied in other kinds of work. An area agency on aging in San Antonio uses it to show how the rural cost of living for older adults in the vast ranching and farming counties surrounding the city isn't the bargain some think. A legal advocacy organization in Washington State employs the index to show how some lower-income older residents face the economic peril of a "Medicare cliff." Officials in Boston, one of the nation's most economically insecure cities for older residents, use the Elder Index to drive home the scale of the problem and organize a response by municipal government.

These are stories of people taking action in their communities and states to help older adults facing economic hardship. This is the Elder Index at work.

*Professor Jan Mutchler
University of Massachusetts Boston*

Defending Property Tax-Relief Programs for Older Homeowners in New Jersey

Late in the spring of 2020, New Jersey Gov. Phil Murphy faced a big problem that was all too familiar to other governors across America. The staggering economic impact of the COVID-19 pandemic had created a state budget crisis, with unemployment soaring and new annual revenue projections falling billions of dollars short.

Murphy approached the problem by moving back the start of New Jersey's next fiscal year from July to October and passing a three-month stop-gap budget to tide the state over. Included in the short-term budget: Cuts to two important property tax-relief programs that help older adults in New Jersey afford to remain in their homes.

This was no small detail. New Jersey homeowners pay the nation's highest property tax rates, about twice the U.S. average. Nearly 580,000 homeowners benefitted from one of the programs under the axe and 158,000 others took advantage of the other. Both programs primarily benefitted older homeowners and the combined impact of the cuts was expected to exceed \$480 million.

Melissa Chalker, executive director of the New Jersey Foundation For Aging, understood all that. Along with AARP New Jersey and other advocates, Chalker immediately launched a campaign to convince the governor and state legislators to restore the critical programs. One of her key tools in advocacy calls and letters: The Elder Index.

"All of these communications would reference the Elder Index," said Chalker.

"It not only allowed us to tell policymakers that 54 percent of older adults in New Jersey have difficulty making ends meet, but a recent related report showed how effective one property tax-relief program in particular was in reducing the economic security gap facing older adults in the state."



Melissa Chalker

The index, developed and managed at the University of Massachusetts Boston, is a free online tool that provides realistic and detailed cost of living data for older adults living in every U.S. county. Combined with state-level income data, the index can also determine the percentage of older adults who have insufficient income to meet the cost of living in their states. UMass Boston's Gerontology Institute published a report on state-by-state elder economic security last November.

"We want to constantly use the Elder Index to remind policymakers and people in state government that there is a need here with older adults."

The New Jersey Foundation for Aging and the Gerontology Institute have been working together for years to provide state and local leaders with clear data about the economic circumstances of their older citizens. The foundation helped promote legislation enacted in 2015 that requires an elder economic security report based on Elder Index data be maintained by state government as a public resource.

A companion report, prepared with Rutgers University and a consultant, analyzes racial and ethnic details in the data, as well other factors including the effectiveness of individual state programs in reducing elder economic insecurity.

“We want to constantly use the Elder Index to remind policymakers and people in state government that there is a need here with older adults,” said Chalker. “Whether it’s the SNAP nutrition program, housing or prescription drug prices, we’ve been able to send letters and testify at the statehouse on those issues stating the Elder Index data.

“We’ve also used it to arm our partners, whether they are funders, county office on aging staff or senior center staff to help them meet the needs of older adults in their communities,” she said.

But the foundation had always understood that housing expenses played an outsized role in New Jersey’s elder economic security problem. The online index can help anyone get sense of those dimensions in just a couple of clicks.

Here’s how: Enter New Jersey and national average queries for older couples in good health who own their own home without a mortgage. You’ll find total monthly expenses more than 20 percent higher in New Jersey, compared with the national average. Housing costs, almost double the national average in New Jersey, account for nearly all of the overall difference.

Data like that explain why Chalker and other advocates knew how important it was to save New Jersey’s property tax-relief programs. After a burst of calls, letters and op-ed columns, their efforts paid off last month. Murphy signed a new \$32.7 billion budget for the remainder of the fiscal year, preserving both property tax relief programs for the future.



New Jersey Gov. Phil Murphy signs the state’s budget.

“I think the Elder Index was crucial in terms of the effort,” said Chalker. “You can anecdotally say how hard it is for seniors and tell some very compelling stories. But you’ve got to have metrics if you are making the case to policymakers and the elder economic insecurity reports provided what we needed.”

Helping Improve Access to Medicare Savings Programs in Massachusetts

The cost of health care is one of the most common economic problems facing older adults across America. In more serious cases, it can lead to a bleak choice between paying for medicine or affording other basic needs.

These are familiar facts of elder life to the Massachusetts Senior Action Council, a grass roots organization focused on public policy and community issues affecting the health and well-being of older adults.

Research on policy options to address the problem led the council to focus on Medicare Savings Programs, which help qualified beneficiaries with health costs. Though the programs are run by the federal government, states have the ability to change eligibility standards for their older adults.

The council launched a campaign to make the Medicare Savings Programs available to more Massachusetts elders. It took years but finally paid off when Gov. Charlie Baker signed the state's 2020 budget, which included a policy that now offers an estimated 40,000 older adults access to more than \$150 million in new annual benefits.

A key resource in the successful effort: The University of Massachusetts Boston's Elder Index, a free online tool that provides realistic and detailed cost of living data for older adults living in every U.S. state and county.

"The Elder Index was really critical on a couple of levels," said Carolyn Villers, the council's executive director. She explained that the index helped

policymakers understand the economic challenges facing older adults in Massachusetts. It also helped many elders struggling with money see they were far from alone.

The Elder Index calculates that the average single older adult in good health who rents a home in Massachusetts needs \$2,807 per month to afford a no-frills budget. The cost for an elder couple living in the same circumstances amounts to \$3,853 monthly.



Gov. Charlie Baker signs legislation expanding access to Medicare Savings Programs for state residents.

Elder Index data, combined with income statistics, showed in 2019 that 61.7% of those single older renters in Massachusetts did not make enough to afford their basic cost of living – the highest rate in the nation. The economic insecurity rate for older couples living in the state, at 29.7 percent, was the country's third-highest.

"That framing, in and of itself, has been really important," said Villers. "There's a perception that seniors are relatively wealthy in Massachusetts, when in reality the situation is much different."

Convincing state government to change eligibility standards for the Medicare Savings Programs took six years. Early on, a proposal won the approval of a legislative committee but went no further. Later, a component of the plan was attached to another bill that died in a conference committee.

But by 2019, Baker got behind expansion of eligibility for MSPs and legislative language to make that happen was attached to state's budget for the following year. The state redirected some existing spending to support elders and added \$7 million more to gain access to much greater federal support.

A key element of the grassroots campaign to expand access to MSPs in Massachusetts involved council members who told their personal stories of financial struggle in statehouse hearings and elsewhere, becoming public faces and voices of elder economic insecurity.



Gov. Charlie Baker greets Sarah Blakeney, who saved more than \$300 per month thanks to Medicare Savings Plans expansion.

Here, again, the Elder Index played an important role.

“Seniors and many who find it difficult to afford all their basic needs often are made to feel it’s their fault,” said Villers. “They didn’t work hard enough or save enough or didn’t have the right job. The reality was that even folks with limited incomes worked very hard and made every effort to save but it wasn’t enough.”

“The index always allows us to create the bigger picture.”

“The index has been very helpful enabling seniors to put their lives in the context of the larger population. They were able to see, maybe it wasn’t their fault. For some, it helped them to feel more comfortable to share their experiences and their stories,” she said.

In 2020, the first year of expanded eligibility for MSPs in Massachusetts, about 10,000 older adults took advantage of the programs for the first time and another 10,000 received enhanced benefits. In total, those older adults were able to access an estimated \$70 million in new benefits.

The council continues to work on a range of other policy issues surrounding elder economic security, from affordable public transportation, to affordable housing in individual communities, to expanded enrollment for SNAP benefits. The personal stories of council members are always a core element of the campaign strategy. So is the Elder Index.

“The index always allows us to create the bigger picture,” Villers said. “It’s important to have the data that will put those personal stories in context.”

Helping Boston's Age-Friendly Plan Take Aim at Economic Insecurity

Go to any city across America and you will find older adults struggling to make ends meet. Go to Boston and you will see some of the most serious elder economic insecurity problems in the nation.

This is not news at Boston's Age Strong Commission, which first launched an ambitious age-friendly plan in 2017. The commission is now developing a Step 2 blueprint with a focus on the problem of economic security among older residents. A critical tool for that job: The Elder Index.

The index is an online resource developed and managed by the University of Massachusetts Boston's Gerontology Institute that calculates the realistic cost of independent living for older adults in every county, metropolitan area and state in the United States. It also provides a detailed breakdown of costs within a bare-bones budget for housing, health care, transportation, food and other miscellaneous expenditures.

"We used the Elder Index information and data to really paint a picture of elder economic insecurity in Boston and set the stage for some of the work we needed to do," said Age Strong Commissioner Emily Shea. "We were able to lay the groundwork for why we needed to get this work done, bringing people to the table and getting prepared for our next steps."

The index is a baseline measure that does not include additional private and public financial support older adults may

receive. In Boston, city government had already put a wide range of programs in place to do just that.



Connie Mohammed, a recently retired advocacy representative at Boston's Age-Strong Commission, discusses city programs and services available to older residents.

A few examples: Residential real estate tax exemptions and property tax work-off programs help many qualified older Boston residents who own their homes. Discounted water and sewage charges are also available. Other programs provide no-interest loans or other financial help for home repairs and replacement of heating systems. Boston's Age Strong shuttle provides free transportation to non-emergency medical appointments.

But that baseline Elder Index measure illustrates just how serious the economic insecurity problem is in Boston. The index calculates that older Bostonians in good health who rent their homes need \$36,396 in annual income to meet the local cost of living without assistance. That's 41 percent – more than \$10,000 a year – greater than the

national average for older adults in the same circumstances.

The cost of living for older Boston couples, also renters in good health, is \$48,780 a year, according to the index. That expense is 32 percent higher than the national average of \$36,984 for couples in similar circumstances – a difference of nearly \$12,000 annually.

A recent UMass Boston report paired Elder Index expense information with local income data to rank the country's largest 100 metro areas based on elder economic insecurity, the percentage of older adults without sufficient income to meet their local cost of living without help.

The report ranked Boston second among the nation's largest metro areas based on elder economic security for older individuals (the Boston metropolitan statistical area also covers the nearby cities of Cambridge and Newton). It found 63.1% of older individuals in the metro area did not have enough income to afford their local expenses without assistance. The only metropolitan statistical area with a higher rate – 67.5 percent – covers the Texas cities of McAllen, Edinburg and Mission.

The report also ranked metro areas based on rates of economic insecurity for older couples. By that measure, Boston ranked 10th on the list. About 28 percent of the city's older couples were considered economic insecure.

These statistics helped form the big picture Shea used when she began to develop a new response to Boston's elder economic problems. She envisioned a plan that would call upon many parts of city government for help.

When Shea brought everyone together for a kick-off meeting, representatives from at least 15 different departments were at the table.

“We were able to talk about this work and present it as a serious problem we really need to fix in the city,” she said. “We want our older residents to stay in Boston and they're not going to be able to do that unless we can make some changes.”

UMass Boston professor Jan Mutchler attended that kick-off meeting, talking city officials through the numbers and the kind of economic reality they represent. The details showed that older Boston residents paid more for most things compared with the national averages. But the cost of housing was dramatically higher and made up a greater percentage of total expenses.

Shea said she expects the next phase of Boston's age-friendly plan to be ready by the end of 2021. As planning proceeds, the Elder Index remains an important resource that can help shape decisions about benefits and services the city controls, as well as others it may be able to influence in an advocacy role.

“It's integrated into all the thinking and planning we do,” said Shea. “You need that kind of data to know where you're going and what you need to do. Having that type of information that you can measure over a period of time is just really important.”

Helping Advocates Address Healthcare Affordability in Washington State



Medicare is an important resource for millions of older Americans, but that benefit isn't free and it certainly doesn't eliminate all other healthcare expenses elders face.

In Washington State, more than a million people were enrolled for Medicare benefits in 2018 and that number has been climbing, as it has across the country as the United States continues to grow older. Some of those people have found Medicare a particular economic challenge.

Northwest Health Law Advocates, a non-profit organization based in Seattle, is focused on older Washington residents who saw some existing healthcare-related benefits eliminated once they enrolled in Medicare. Recently, it has been using the University of Massachusetts Boston's Elder Index to supplement research and advocacy work around the issue.

"We call it the Medicare cliff," said Ann Vining, a staff attorney at the organization that has been advocating for affordable, quality health care for all Washington residents since 1999. "If

you're in some relatively lower income brackets, you have some access to

some subsidies that you lose when you go onto Medicare."

For example, the Medicaid expansion group adopted by Washington and other states under the Affordable Care Act makes benefits available to adults with incomes below 138 percent of the Federal Poverty Level. Expansion group rules place no restrictions on eligibility based on other assets owned by beneficiaries.

"Medicare is not free, and assistance programs available to Medicare recipients have far less generous eligibility limits."

But that Medicaid program is no longer available to beneficiaries once they turn 65 and become eligible for Medicare. Those expansion group members can then apply for the long-standing Medicaid program covering aged, blind or disable people. But at that point, incomes must be much lower to qualify and strict asset-ownership limits apply to Medicaid eligibility.

"Medicare is not free, and assistance programs available to Medicare recipients have far less generous eligibility limits," said Vining. "This is why getting Medicare can be a 'cliff' in which people with low or moderate income who gain Medicare lose access to assistance they need to make Medicare affordable."

Higher basic living expenses, particularly those for housing, can make Medicare and other health costs even less affordable for some older Washington residents. Vining is using the Elder Index to drive that point home, emphasizing the economic squeeze that can vary in different parts of the state.

The index, developed and managed at UMass Boston, is a free online tool that provides realistic and detailed cost of living data for older adults living in every U.S. county.

“Housing is a big divider, as the index reflects,” said Vining. “It has a huge impact on the money people need for basic expenses. The health assistance programs, like Medicaid, do not take into account the very high housing costs we have in some parts of Washington State.”

To raise awareness of that issue among potential stakeholders, NoHLA advocates have been developing a variety of resources, such as specialized reports and presentations, to help communities play an active role in finding solutions. The Elder Index has proven to be a useful tool for enhancing the effectiveness of these resources by providing detailed economic data at the county level.

Earlier this year, Vining put that feature to use while developing a presentation for King and Snohomish counties, two of the most densely populated areas in the state. According to the Elder Index, housing costs in these counties account for an exceptionally large share of total living expenses.

A single, older adult in good health and renting a home King County can expect

to pay \$2,831 in monthly no-frills living expenses, according to Elder Index data. Most of that expense is the cost of housing, an estimated \$1,588 a month. King, the nation’s 12th most populous county, is home to Seattle.

In neighboring Snohomish County, a similar situation is at work. Estimated total living elder expenses are slightly lower there, at \$2,807 per month. But housing costs are the same as those in King County.

Vining wanted to show community members from both counties how their housing expenses could make Medicare even less affordable for some elders. But after hosting a few presentations, she found many attendees reporting that they still didn’t understand the relationship.

So Vining and her colleagues decided to supplement their presentations with Elder Index figures that had previously been included in an additional written report. Although she and her team are still reviewing the new presentation, she hopes it will become even more effective in educating stakeholders.

“We are not very far into our project,” she said, “but slowly we are working to get greater understanding of the issues and the options to expand eligibility for health care cost assistance.”

A Texas Area Agency on Aging Tracks the True Cost of Rural Living for Older Adults

The Alamo Area Agency on Aging has a lot of ground to cover.

The agency serves a dozen rural Texas counties surrounding San Antonio. About a half-million people live in those counties, a combined territory larger than the states of Connecticut, Rhode Island and Delaware put together.

Trina Cortez was beginning to work on a draft of the Alamo AAA's upcoming bi-annual area report and she wanted to track correlations between the level of elder expenses and service referrals for members. To do that, she needed a source that could accurately calculate the true cost living for older adults in individual counties.



Blanco county is one of a dozen rural Texas counties served by the Alamo Area Agency on Aging.

The agency had struggled to make assessments like that in their previous plans. Then, Cortez discovered the Elder Index.

The easy-to-use online index, operated by the University of Massachusetts Boston, allows visitors to calculate the cost of living for older adults in every U.S.

county and state. The index website, which can be used free of charge, displays that information based on the health, living and marital status of older adults selected by users.

“It was able to show the significant cost of living in our rural areas,” said Cortez. “As people spend more of their income on rent and utilities, they tend to use more of our services, whether they’re short term or long-term services.”

Most of the counties within the Alamo district are made up of farming and ranching communities, some with as few as 80 residents. But living in a rural setting doesn’t mean the cost of living for older adults is necessarily more affordable.

Take Gillespie County, located north of San Antonio in the heart of the Texas Hill Country. It covers more than a thousand square miles but counts fewer than 30,000 residents. Still, the Elder Index clearly shows how older adults there face significant costs of living.

A simple exercise: Enter Gillespie County into the location box on the landing page of the Elder Index website, then add the state of Texas as a second a location. Next, use the filter box to focus on single renters in good health. Then hit the “apply” button.

The results: Those older adults in Gillespie County could expect a monthly cost of living of \$2,111 – somewhat more than the comparable statewide total of \$1,993 per month for Texas. Higher county health care costs are a big part of

that story, the index's expense breakdowns show.

The calculations for counties in the Alamo AAA region are far from uniform. Some are less expensive than the Texas statewide average. But two other counties were also more expensive, using those same filters. An additional two were nearly as expensive as the statewide average, coming in less than \$20 per month cheaper.

A change in the calculation's personal filters can also make a difference. Track the Alamo AAA region again, this time measuring costs for older married couples in good health owning a home with no mortgage. The new results show six counties appear to be more expensive than the Texas average for comparable older adults.

Like the rest of the country, the Alamo AAA area is getting older. A report prepared by the agency in 2017 showed how its population had shifted by age over the previous five years. It reported double-digit percentage growth in most older-adult categories. The largest percentage increases, by far, among all age categories took place among adults age 65-69 and 70-74.

The Alamo AAA helps connect those older adults with the best local resources available, and updates their Area Plans every two years to help identify areas in need of additional support. By providing a clearer picture of elder economics in each county, the agency can better prepare for member needs.

Understanding the true cost of living for older adults is an important part of the process.

More Articles About the Elder Index Available Online

[Report Ranks Elder Economic Insecurity in 100 Largest U.S. Metro Areas](#)

A University of Massachusetts Boston report uses the Elder Index to calculate the rate of elder economic insecurity in large metropolitan areas across the country, the first time the index has been broadly applied to metro areas. The report measured economic insecurity for both older individuals and couples, ranking the 100 largest metro areas on each of those criteria. At least half of older individuals were found to be economically insecure in 29 of the top 100 metro areas.

[Index Shows Limits of Social Security to Help Cover Cost of Elder Living](#)

A new analysis using the Elder Index examined how far Social Security benefits can go to cover the basic expenses of older adults in every U.S. county and state. By matching expenses calculated by the index and average Social Security benefits paid in individual counties and states, the analysis found a wide range of coverage. Average statewide coverage ranged from 83 percent of expenses for older individuals in Indiana to just 52 percent of elders on their own in the District of Columbia.

[Older Adults of Color Face Far Greater Rates of Economic Insecurity](#)

The problem of economic security for older Americans is especially acute those of color. A University of Massachusetts Boston report using Elder Index data found 64 percent of older Black individuals and 72 percent of Hispanic elders on their own could not afford their cost of living without assistance. That was the case for 57 percent of older Asian individuals. The comparable rate of economic insecurity among older white adults was 47 percent. Similarly large racial and ethnic disparities were also measured among older couples.

All articles about the Elder Index appear on the Gerontology Institute Blog. Those articles can be found at <https://blogs.umb.edu/gerontologyinstitute/category/elder-index/>

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