

Spring 2011



## News from Eastern Massachusetts OWL

The Voice of Midlife and Older Women

### OWL Social Security Forum



Over 50 participants attended the OWL Social Security Forum on the afternoon of March 15, 2011 in the library at UMass Boston. We thank OWL's co-sponsors for this event: OLLI, Our Bodies Ourselves, The Gerontology Institute, AARP Massachusetts, Mass Association of Older Americans, and Mass Senior Action Council. Special guest participant and OWL member, Secretary of Elder Affairs, Ann Hardstein was present.

Ellen Bruce, of The Gerontology Institute, welcomed the group and gave a brief overview of OWL and spoke about some of the key issues we are interested in such as older women in poverty. This Social Security Forum came about because of a Social Security Coalition concerned with the future of Social Security and how it should be changed if it needs to be changed. The news often lumps Social Security into the deficit. Cuts in benefits have been proposed such as raising the retirement age which is a cut in benefits because at any age you were going to retire, the proposal to raise the retirement age would give you less benefits. Other proposals are to raise the wage cap and include or state and local employees.

The first speaker was Francine Kollais from The Social Security Administration who was invited to talk about the basics of Social Security. Social Security started out as a retirement supplement for the worker and the stay-at-home wife, in 1935, and the program has since evolved to include Disability and Medicare.

### Calendar



March 31, 2011, 12:30pm-1:30pm Eastern Mass OWL Meeting in Room 3-99 at UMass Boston Wheatley Building. Call in option: 1-270-696-1555, access code 2927952. Agenda: SS Forum Follow-up, and planning next open meeting. RSVP to [info@massowl.org](mailto:info@massowl.org) and note if you will be calling in.

April 8, 2011, 8:30am-10:30am Discovering What's Next Invites You to a Breakfast & Book Talk with Marc Freedman Founder & CEO of Civic Ventures in Newton. To register, go to [www.discoveringwhatsnext.com](http://www.discoveringwhatsnext.com)

April 12, 2011, 9:30am-11am The Boston Mental Health and Aging Coalition Presents: "Self Care for Professionals" To RSVP for this Samaritans Inc. in Boston event, RSVP to Patricia O'Flynn (617) 536 2460 x5521 or email [poflynn@samaritanshope.org](mailto:poflynn@samaritanshope.org)

Social Security was not intended to be the sole retirement income; income from savings, investments, and pension, were expected. The number of workers are decreasing and the number of retirees are increasing as a result of retiring baby boomers, and people are living longer and having fewer children. Social Security funds come from trust fund interest, payroll tax, and taxation of benefits. Francine Kollais stressed that Social Security is in good shape. In 1983, Congress passed a law which would raise the retirement age, two months per birth year starting in 2003, affecting people born in 1938 and later. Those born in 1960 or later, will reach their full retirement age at age 67. The amount you receive from Social Security is a percentage based on how much you worked and earned. The average monthly benefit for women is \$1,013.

The discussion panel: Should we cut benefits? What are the alternatives?, included panelists Francine Kollais of The Social Security Administration, Ellen Bruce of OWL, Jessica Costantino of AARP Massachusetts, Chet Jakubiak of Mass Association of Older Americans, and Carolyn Villers of Mass Senior Action Council. Panelists discussed various topics regarding Social Security. Massachusetts is the 13<sup>th</sup> oldest state. In 2008, 24% of Mass residents aged 65+ relied on Social Security for 90% of their income. One baby boomer turns 65 every 8 seconds. Twenty-six percent of baby boomers have no personal savings and 25% have no retirement savings. AARP has a retirement calculator to help you think about retirement funding: [AARP.org/work](http://AARP.org/work) . Nearly half of individuals aged 65+ would live below the poverty line if it were not for Social Security. The average Social Security payment in Massachusetts is just over \$13,000 per year.

The forum ended with fruitful questions and discussion between panelists and attendees.

Helpful Social Security Links:

[Apply Online For Medicare-Even If You Are Not Ready To Retire](#)

[How To Apply Online For Retirement Benefits](#)

[How To Use The Online Retirement Estimator](#)

[What You Can Do Online](#)

[A Brief History](#)

[Understanding the Benefits](#)

[Medicare](#)

[What Every Woman Should Know](#)

[WISER Women - Severe Financial Insecurity Among African American and Latina Seniors](#)  
[Institute for Women's Policy Research - Social Security: Especially Vital to Women and People of Color, Men Increasingly Reliant](#)

[The Benefits of Social Security for Grandfamilies, Generations United](#)

[10 Things You Should Know \(about Social Security\)](#)

-Lorlei Michaud Richardson

## AARP Foundation Announces 5th Annual Women's Scholarship Program

*Women 40+ with financial need are eligible for Scholarships or*

*More than \$450,000 in Educational Scholarships have been Awarded*



WASHINGTON, DC- The AARP Foundation today announced a call for entries to its fifth annual Women's Scholarship Program. The website only application opens February 1, 2011. The Scholarships will provide funds to women 40+ who are seeking new job skills, training and educational opportunities to support themselves and their families.

Eligible applicants must be:

Women;

Age 40+ by March 31, 2011;

Able to demonstrate financial need;

Enrolled in an accredited school or technical program within 6 months of the scholarship award date.

Scholarship recipients are eligible to apply for additional scholarships.

Research shows women are disproportionately at risk of having insufficient funds in the second half of their lives due to lower earning and different work patterns. The AARP Foundation created the Women's Scholarship Program in August 2007 to help older women overcome financial and employment barriers by allowing them to participate in education and training opportunities they could otherwise not afford. In 2010, 200 women from all across the country were awarded more than \$600,000 in educational scholarships ranging from \$500-\$5000.

Priority is given to women in three categories:

Those who are raising the children of another family member;

Those in low-paying jobs with no career opportunities and who are missing either a retirement benefit and/or health insurance; and

Those who have been out of the workforce for more than five years.

Scholarships may be used for any course of study at an accredited public or private school, including community colleges, four-year universities, and technical schools. Funds are payable to the institution and may be used to pay for tuition, fees, and books. Graduate students are discouraged to apply.

Applicants can submit their application online beginning February 1, 2011 at [www.aarp.org/womensscholarship](http://www.aarp.org/womensscholarship). The application process closes on March 31, 2011 and scholarships will be awarded in late 2011.

Scholarship winners are annually chosen by an independent selection committee established by the AARP Foundation. They are chosen on the basis of financial need, personal circumstances and achievements, educational goals, and the likely impact of the scholarship on their lives and their families and communities. The scholarship program is made possible by the AARP Foundation with generous support from Wal-Mart Foundation, and AARP.

AARP Foundation is AARP's affiliated charity. The Foundation is dedicated to serving vulnerable people 50+ by creating solutions that help them secure the essentials and achieve their best life. AARP Foundation focuses on hunger, housing, income and isolation as its key mission areas. The Foundation envisions: "a country free of poverty where no older person feels vulnerable." Foundation programs are funded by grants, tax-deductible contributions and AARP. For more information about AARP Foundation, please log on to [www.aarp.org/foundation](http://www.aarp.org/foundation).

-AARP Foundation Women's Scholarship Program

## We Are Now on Facebook



Come join us and share your comments, questions, and pictures. You can find us by searching for "Massachusetts OWL" or by going to <http://www.facebook.com/pages/Massachusetts-OWL/180161638690303>

Be sure to "like" our page.

In an ongoing effort to communicate with members and increase our outreach in Massachusetts, We have joined Facebook. Facebook will allow our members to share OWL with their friends, and will give us an opportunity to spread the word about OWL.

If you are not on Facebook, don't worry our electronic newsletter and email alerts will still go out. Facebook is being added to facilitate two-way communication with members and provide a platform to share brief legislative and event updates, photos from our events, and hold discussions about issues facing midlife and older women in Massachusetts. Unlike our email alerts and newsletter, members can provide immediate feedback by leaving comments on Facebook. As you know, Eastern Mass OWL is a voluntary organization, so anything that enhances communication between members is helpful in aiding the growth and effectiveness of OWL.

-Kimberly Johnson

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