Many of today’s senior citizens are afraid of outliving their resources. Indeed, senior economic insecurity is on the rise. In only four years, between 2004 and 2008, seniors at risk of outliving their resources increased by nearly 2 million households. Tatjana Meschede is shedding light on this crisis.

As research director of Heller’s Institute on Assets and Social Policy (IASP), Meschede issued a series of reports titled “Living Longer on Less,” written in collaboration with Tom Shapiro, IASP director and a professor of law and social policy; and Demos, a national public policy and research organization. With funding from the MacArthur Foundation, the Atlantic Philanthropies and the Ford Foundation, the reports showed that 78 percent of all seniors lack the economic security to sustain them through their lives. Single women, African-Americans and Latinos are the senior groups most likely to be economically at risk. More than 90 percent of both African-American and Latino seniors face financial vulnerability.

Combining the sources of retirement security (income from Social Security, pensions and assets) with actual living expenses, such as housing and health costs, Meschede and Shapiro created a new measurement tool called the Senior Financial Stability Index. Combining these factors provides a fuller picture of economic security and risk of U.S. seniors. As Meschede says, “Many factors needed to be taken into consideration to describe how our current seniors are doing.” The reports’ sobering results have been cited in many different formats, including radio, print media and congressional reports.

“In the end, this is an issue that’s important for everybody,” says Meschede. “We all be seniors someday, and there are many signs that today’s seniors are better prepared for retirement than we may be in the future.”

Racial and ethnic disparities are persistent in many parts of the United States and difficult to shift. There is no shortage of grass-roots organizations and community groups ready and willing to jump into the fray, but many don’t have adequate resources and can’t seem to get outside funding. Laurie Nsiah-Jefferson ’80, MA’02, PhD’06, and Jeffrey Prottas are going to find out why.

“It’s a very long journey between a large health-focused foundation in central New Jersey that spends hundreds of millions of dollars and a small group in the inner city that tries to address the social determinants of health, such as housing,” says Prottas, a professor and senior staff member of Heller’s Schneider Institutes for Health Policy. “We want to break that journey down into shorter trips.”

To try to understand how large foundations decide which groups receive their money, Heller’s Sillerman Center for the Advancement of Philanthropy is funding Prottas and Nsiah-Jefferson, a senior scientist and senior lecturer at Heller, to study the relationship between the Robert Wood Johnson Foundation (RWJF) and the Praxis Project, an intermediary nonprofit that supports organizing and change work at local, state and national levels. The project will seek to answer the following questions: What initiated the relationship between the RWJF and Praxis? How does Praxis decide which organizations and projects it will support? Praxis says its goal is to build healthy communities by changing the power relationships between people of color and the institutional structures that affect their lives. Does their approach — fueled with funding from the RWJF — provide strong and impactful outcomes for communities regarding racial equity?

Foreclosure isn’t just about banks and mortgages — it’s about communities, neighborhoods and families. And those families are disproportionately more likely to be families of color. Hannah Thomas, PhD’12, wanted to understand why this is the case.

Thomas’ Heller dissertation, funded by the U.S. Department of Housing and Urban Development, focused on foreclosure sales in Boston and how they impact neighborhoods. As a research associate with Heller’s Institute on Assets and Social Policy, she continues to examine the impact of foreclosures on wealth in communities of color and the intersection of individual and community assets.

“When housing fails, families split up, relationships are destroyed, and neighborhoods are decimated,” says Thomas. “We can do all sorts of things to support people who are struggling, but when you kick them out of their house, it’s not helping to get them back on their feet.”

The subject hits close to home for Thomas, who grew up in rural England. “When I was 11, my dad went through bankruptcy. We almost lost the house,” she recalls. “I remember as a kid being really stressed out about that.”

Thomas is currently the project manager for “Leveraging Mobility,” a multi-site interview study that is following 180 families over 12 years to examine the intersections of race, assets and social mobility.