



Improving the lives of older Americans

Economic Security Initiative National Demonstration Findings & Early Trends *12-month progress report*

Learning Community Conference Call
May 4, 2011



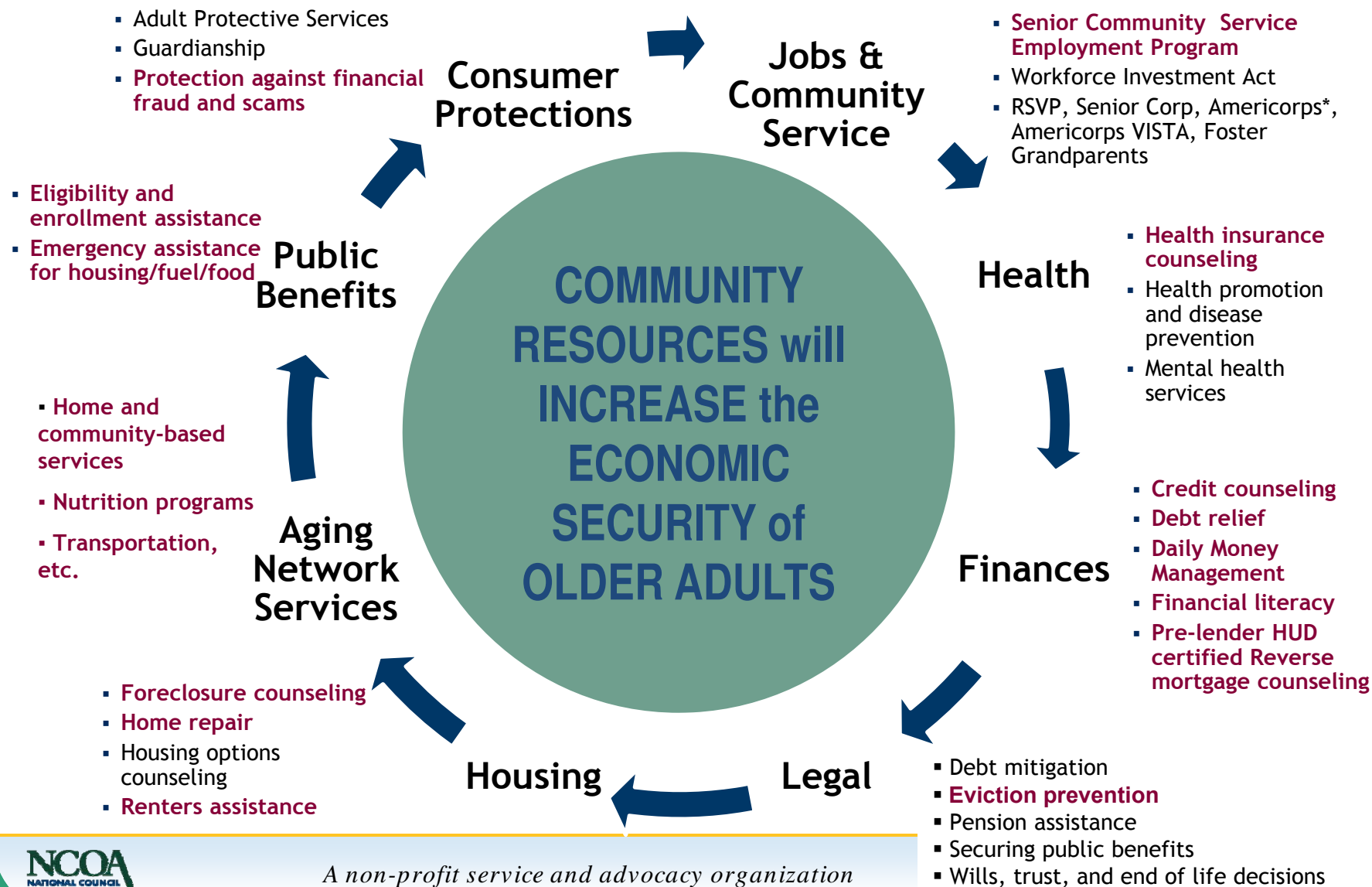
Goals of the NCOA Economic Security Initiative

- Build the nonprofit field's capacity to provide holistic, person-centered economic assistance to low-income mature workers and elders;
- Leverage technology to enhance consumer outcomes;
- Better coordinate traditional and non-traditional community resources, such as certified, nonprofit debt management, daily money management, and public benefits; and
- Empower and assist low-income consumers to draw upon public and private community resources that will increase their economic security.

NCOA is working with 14 community organizations to provide at least 5,000 older adults with incomes below \$27,000 annually a holistic, person-centered assessment, an economic action plan, assistance navigating public and private community resources, and ongoing follow-up. In partnership with the local agencies, NCOA is benchmarking the progress of clients against a local measure of economic security such as Wider Opportunities for Women's Elder Economic Security Standard™ Index.

Empower & Assist the Consumer to Navigate

Red = high utilization rates (see slides 11, 12 & 13)



Economic Security Initiative: Pilot Communities

Thanks to the generous support of the Weinberg Foundation, Bank of America Charitable Foundation, and U.S. DOL.

Targeting Older Workers: Senior Community Service Employment Program

- NCOA Mature Worker Resource Centers
 - Mercer County, NJ
 - Rural counties in TN
 - Alexandria, Arlington & Fairfax counties in VA
- Rural counties in New York State – PathStone Corporation
- San Francisco – Family Services Agency

National Multi-community Demonstration

- Baltimore – Creating Assets, Savings, and Hope (CASH) Campaign
- Chicago – AgeOptions (AAA for suburban Cook county)
- Cleveland – Department on Aging in partnership with Consumer Affairs Dept.
- Detroit – Area Agency on Aging
- Houston – Care for Elders
- Los Angeles – Insight Center for Community Economic Development
(in partnership with the AAAs in the City & the County)
- Milwaukee – Aurora Family Services with the Department on Aging
- New York City – Lenox Hill Neighborhood House
- Tucson – United Way of Tucson and Southern Arizona

NATIONAL SNAPSHOT

Economic Security Service Centers as of 3/2011	Clients w/Economic Security Action Plans
Total Clients w/Action Plan	1,687 Older Adults

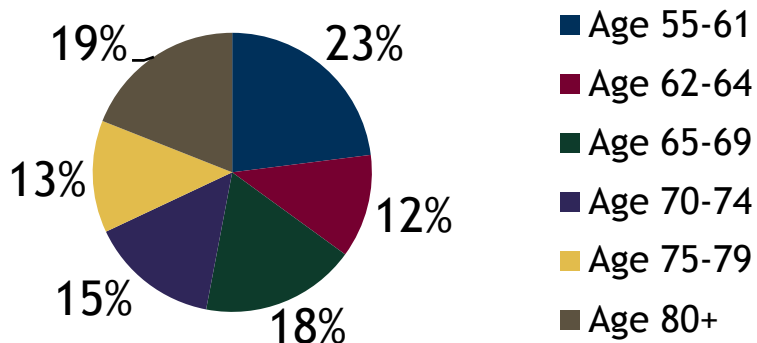
12-months: Findings & Trends

Lead organizations over the past 12 months provided holistic, person-centered services to **1,487 consumers**. Services included, but were not limited to, working with clients to develop an economic action plan, providing ongoing economic casework, and supporting consumers as they navigate the systems of support.

- The primary reason that clients sought assistance was for **employment** and **multiple needs including aging-related services**, housing and public benefits.
- There was a **400% increase of services provided to clients 55-61** from the first six months of the demo (7% to 28%). This dramatic shift speaks to lingering chronic unemployment of young-old mature workers with **30% of clients enrolling in SCSEP over the past six months**.
- Over **two-thirds were women** with the majority retired white women in the young-old cohort of 55-61, living alone in unsubsidized housing.
- **Over 70% lived alone** and 95% have incomes below 200% of FPL (\$21,780).
- Public benefits totaling at least **\$995,791** were identified on behalf of clients.

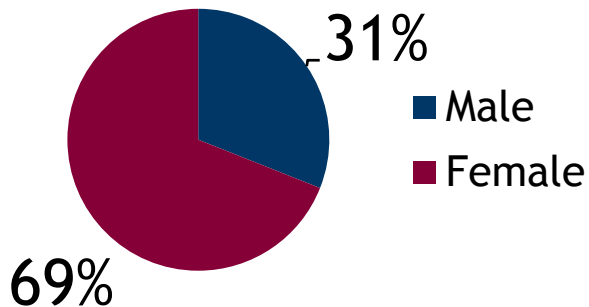
12-months: Age, Gender, Race & Ethnicity

Age

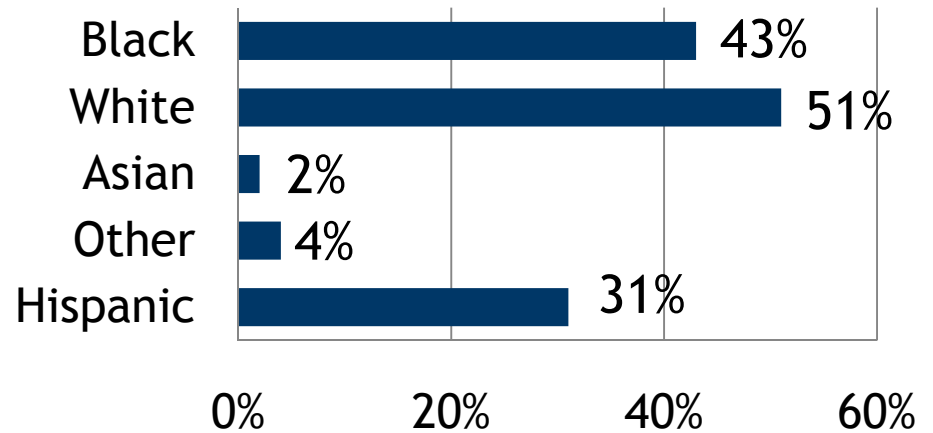


The charts illustrate the detailed demographic characteristics of 1,487 clients screened for benefits and services at the Economic Security Service Centers.

Gender



Race & Ethnicity of Clients

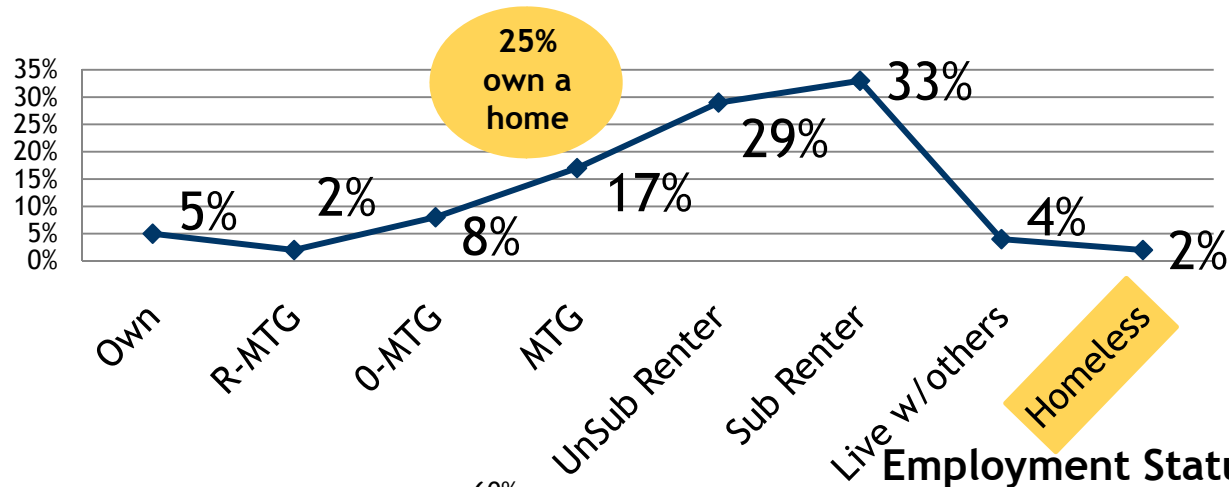


31% of all clients reported Hispanic/Latino heritage.

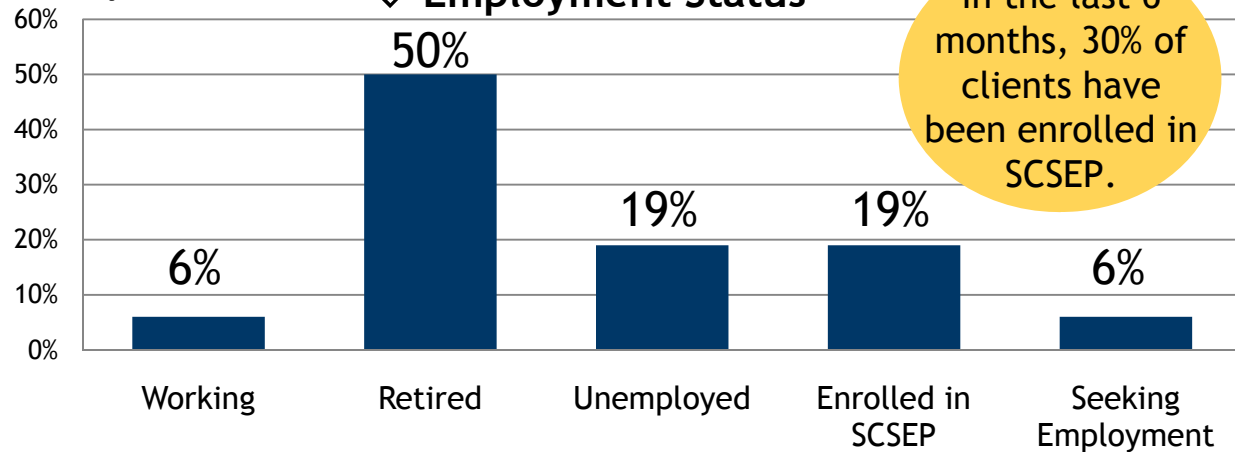
12-months: Employment & Housing Status

Housing Status & Household Composition

71% live alone



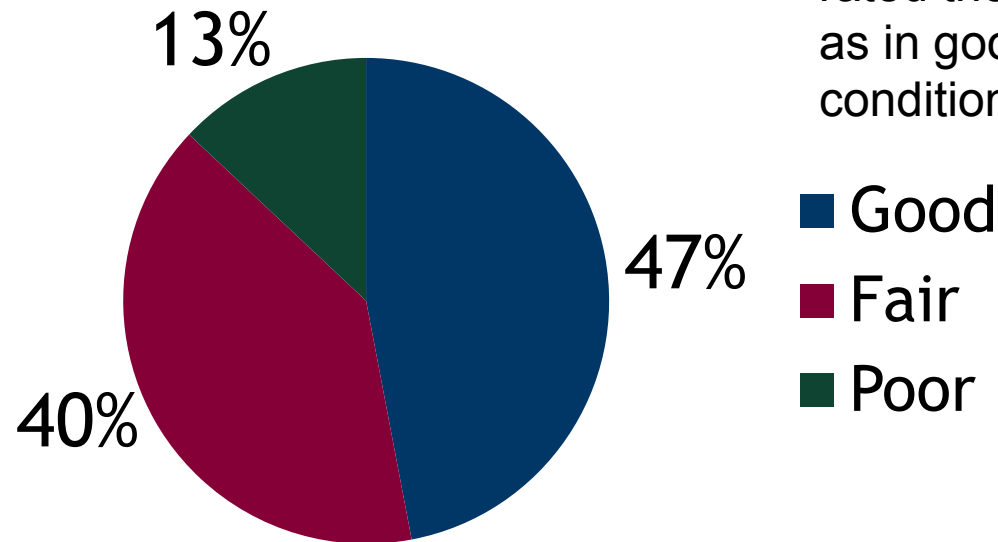
Employment Status



12 months: Health Status

Perceived Health

88% are insured

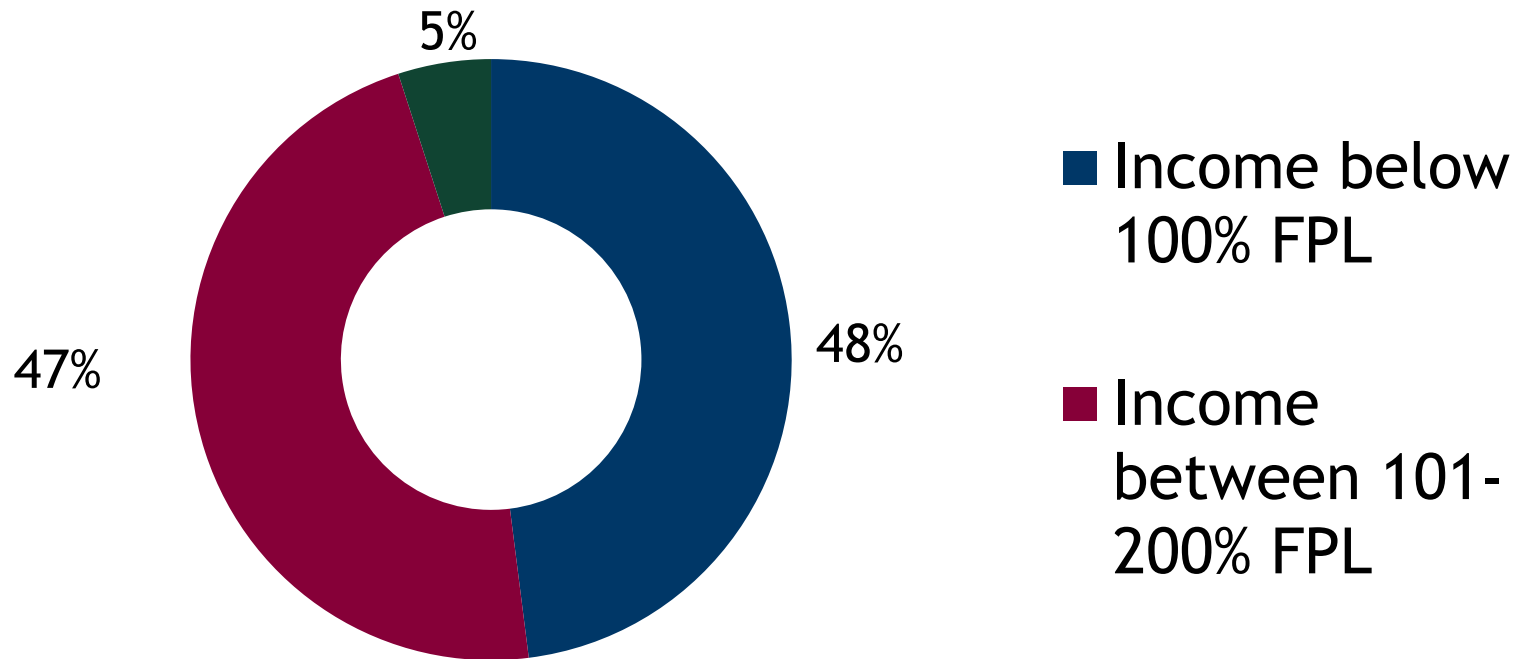


Clients over 65 were insured by basic Medicare and largely rated their health status as in good or fair condition.

- Good
- Fair
- Poor

Baseline Income and Federal Poverty Level Status

Baseline Income and Federal Poverty Level Status
95% have income below 200% FPL (\$21,780/year)



Consumer Progress – Access to Benefits

At least **\$995,791 in public benefits** were identified on behalf of clients.

Access to Benefits for 1,487 clients

Eligible for at least 1: MSP, LIS, SNAP, LIHEAP, Medicaid, or SPAP	Applications submitted for benefits to administering agencies	Applications accepted for <i>other benefits</i> from agencies and private orgs	Clients currently receiving benefits at time of economic security screening	Clients that declined to apply for eligible benefit programs
954 clients (64%)	495 applications	318 applications	495 clients (33%)	47 clients (3%)

The clients were screened for resources through www.BenefitsCheckup.org/economicsecurity

Warm Referrals that Resulted in Receipt of Service

The following table notes the number of consumers **receiving a service** as a result of a warm referral.

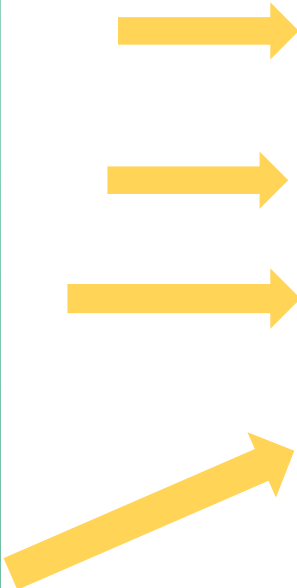
Employment Assistance	
Referrals that resulted in receipt of a cash stipend community service and/or training program like RSVP, Senior Companion, & SCSEP	258
Referrals that resulted in unsubsidized employment	12
Financial & Legal Counseling Services	
Legal services	54
Bankruptcy assistance	14
Eviction assistance	21
Debt counseling, management, and consolidation	62
Money management and budgeting	226
Financial literacy and education	32
Education on scams/fraud	164
Tax prep assistance	69



Getting Connected to Health, Housing & Aging Services

Health Insurance Counseling	
Medicare	127
State Health Insurance Program	93
Had a chronic disease	582
Enrolled in CDSMP	57
Preventative Health Promotion Programming	27
Mental health services	6
Aging Services	
Older Americans Act services	519
Referrals (not OAA)	60
Housing Assistance	
Rental assistance	142
Property tax relief	19
Foreclosure mitigation	45
Mortgage refinance	17
Needed to leave home	9
Leverage home equity	42
Secured reverse mortgage	33
Submitted housing application	62
Other	50

34% have a chronic disease



A Grandmother's Story in Baltimore

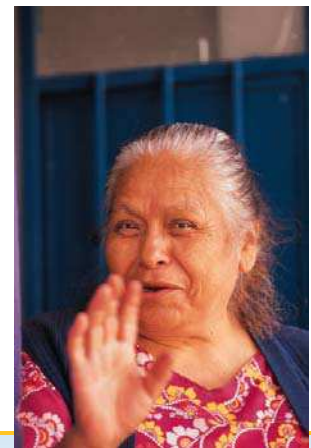
70 year old Ms. P. is raising her two teenage grandchildren. Ms. P was hoping for a peaceful retirement. She had sufficient pension and Social Security income, \$1964 per month, and was only five years away from finally owning her home.

When her daughter was unable to raise her children due to mental health issues, Ms. P had to step in. Raising her grandchildren has been extremely rewarding, but taxing for Ms. P as she had to scramble to provide the needed emotional and financial support. Ms. P began to work part time to supplement her income. This was sufficient until she had a sudden hospitalization.

The part time job did not provide any sick pay. She got behind on her mortgage, utility and credit card bills. Like many working women, she was unsure of how to navigate the complicated social service system. A local non-profit referred her to Baltimore CASH Campaign's Economic Security Initiative.

The ESI Case Manager and Ms. P were able to agree on goals and action steps based on a holistic assessment -

- apply for eligible benefit programs,
- learn how to budget,
- remove her absent daughter from the Deed of her home,
- prevent foreclosure, and
- lower the costs of her prescriptions.



Ms. P was provided a warm referral to assist with some of the goals-

- Southeast CDC's housing counseling agency to prevent foreclosure,
- the Sixty Plus Legal Program to change the name on her Deed, and
- Baltimore Health Care Access's Senior Health Insurance Program to explore prescription assistance options.

The ESI Case Manager provided education and tools on budgeting and assisted with applying for benefits -

- MEAP (Energy Assistance) paid for a portion of her utility bill and prevented a shut-off
- SafeLink provided a free cell phone and monthly minutes which allowed Ms. P to eliminate her high monthly cell phone bill

The ESI Case Manager continued to follow-up with Ms. P to make sure that she received the services that she needed. Ms. P now reports that she is back on track. With SECD's assistance she was able to adjust the terms of her mortgage to have a more affordable monthly payment, and she was also able to find a Medicare Part D plan that fit her prescription needs.

Her commitment to her family and her strong work ethic has been a positive example to her grandchildren. Her oldest is now working a part time job to help with the household expenses.

Making Ends Meet in Milwaukee

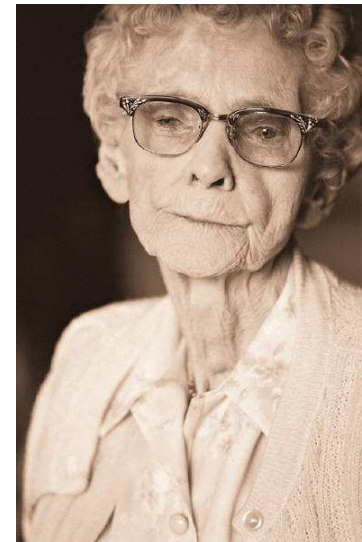
Cecelia came to our ESI office in October 2010.

Cecelia, age 84, lives with her son, in her home of 52 years. She already had a reverse mortgage on the home, but Cecelia needed extra assistance with public benefits and options on how to pay for the upcoming year property taxes.

Cecelia had used the last of her line of credit on the 2009 property taxes and to pay her monthly bills. She did not have the means to pay for future property taxes.

ESI assessed that she was eligible for:

- Nutrition Stock Box
- Homestead Credit
- Energy Assistance
- SSI-E
- SSI
- Medicaid
- Medicare Part D Extra Help & Medicare Savings Program
- Food share



This was a lot of information for Cecelia to comprehend. When she went to explain it to her daughter she was confused. Her daughter then called the ESI program case manager and asked that we stop all actions for her mother. We then provided the daughter all information, and she agreed to the Energy Assistance.

Over the months, the daughter allowed ESI to assist. Now Cecelia has received service for: Medicaid, Energy Assistance, Homestead, a Nutrition Box, Food share, and Medicare Extra Help. We are in the process of a State assessment for SSI-E, and the daughter will take her mother to the social security office to complete the forms for SSI.

Recently, Cecelia has -

- Saved the \$253 a month that she was paying for the supplemental insurance.
- Received \$375 in credit from energy assistance.
- Begun to receive \$100/month in food share.
- Begun to recoup the \$97/month that she was paying for the cost of her Medicare B premium in her monthly Social Security check.
- Received a Nutrition Stock Box each month to offset her food cost.
- Filed for her homestead check.

Because of the increase in her income, Cecelia was able to pay for the first installment of the property taxes, and will be able to pay the remaining balance when she receives her homestead check for 2010.

Lessons Learned from the Field

- In order to ensure the most streamlined, cost-effective strategy, a holistic, person-centered approach must:
 - Address a senior's immediate crisis/need.
 - Take all of a senior's financial, housing, health, employment, and transportation needs into account.
 - Inform and empower older adults to draw upon the range of public and private benefits and assistance for which they may be eligible.
 - Provide help navigating supports when needed, ideally one-on-one assistance that is culturally appropriate and provided by a trusted source.
 - Follow up to ensure that individuals receive the support they need to navigate and follow through in pursuing options.

Never doubt that a small group of thoughtful, committed people can change the world. Indeed, it is the only thing that ever has.

~ Margaret Mead