

DATE: September 6, 2012

SUBJECT: Meeting Notes: Economic Security Initiative: Building Partnerships to Improve Elder Economic Security

Attendees

Presenters:

- Brandy Bauer, Communications Manager, Economic Security at the National Council on Aging
- Maribeth Stein, Outreach Specialist at AgeOptions in Chicago, IL
- Karen Jackson heads the Economic Security Initiative at Aurora Family Service in Milwaukee, WI

Sara Tribe, Policy Associate, NASUAD
Karl Cooper, Policy Associate, NASUAD
27 Callers representing 15 states and DC

Welcome

Ms. Tribe welcomed the participants, and introduced the presenters, Brandy Bauer, Maribeth Stein and Karen Jackson.

Ms. Tribe made the following announcements:

The HCBS Conference is next week (September 10-13). Don't hesitate to stop by our booth in the exhibit hall to say hello!

- 13 Social Work CEUs, approved by NASW will be available for all general sessions (Tues-Thurs) for a flat fee of \$85. CEU registration is on site.
- We are also offering a Certification for Information and Referral Specialists in Aging (CIRS-A) training on Tuesday, 9/11 from 10:30a-5:00p. Please contact me to sign up for this full day training.

Presentation

The Economic Security Initiative (ESI): Building Partnerships to Improve Elder Economic Security

Lessons Learned through the Initiative:

- Address the client's immediate needs first
- 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

AgeOptions, Economic Security Initiative, Suburban Cook County, IL

- A program that connects older adults with community-based resources and options
- Phone-based holistic, person-centered economic case management with intensive follow-up and benchmarking of progress
- Incorporates aspects of Central Point of Entry and ADRC Options Counseling
- Relies on creating relationships with partners
- Participants must be at least 55 years of age and have income less than 250% FPL (\$2,327/month, \$27,925 annually)
- I&A contact is initial step in building a relationship with the beneficiary
- They used the Elder Economic Security Index, developed by Wider Opportunities for Women, to identify income benchmarks for participants 65+: Poverty level ranges from \$20,738 (without mortgage) to \$31,593 (with mortgage) for a single person.
- Strong utilization of volunteers to make the program work
- Partnerships: GreenPath (money management) Legal Assistance Foundation (legal assistance) and Citizens Utility Board (utility assistance)
- Depression can be a major factor in assisting older adults; must be prepared for this and volunteers and case managers must be trained appropriately
- Lessons learned:
 - Community partnerships are key to success
 - Create and implement a system for data collection before projects begin
 - Bundled services have the most dramatic impact on movement towards economic security
 - Train ESI counselors on motivational coaching methods
 - Insure program sustainability through training of volunteers and staff counselors

- Volunteers are essential for program longevity, keep them engaged through involvement in all discussions of outcomes and program impact
- Suggested Illinois One Away videos: <http://www.youtube.com/user/AgeOptions>

Daily Money Management, Aurora Family Service in Milwaukee, WI

- Based on the principle that people who are unable to manage their finances are at risk for: identity theft, impoverishment, homelessness, institutionalization, fraud and abuse
- Money Management can offer the following services:
 - Developing and maintaining a budget
 - Assistance with paying bills
 - Establishing a reliable filing system
 - Reconciliation of bank statements
 - Other banking tasks
 - Coordination of benefits and sources of income
 - Assistance in completing and submitting forms
 - Client advocacy
 - Referral and linkages to a broad network of professional resources
- Money Management services are free Charge clients who meet the ESI income guidelines
- Credit Counseling is suggested when:
 - Negotiating with creditors
 - Payments that have fallen past due
 - Bankruptcy is being considered
 - Budget help is needed
 - Questions or problems with credit are present
- A credit counselor focuses on improving client credit, often avoiding having to file for bankruptcy.
- This program charges clients for credit counseling (\$15.00/quarter hour)

Q & A

Q: Did the Daily Money Management program (Milwaukee, WI) have Money Management Community partners already with the Department on Aging, Mental Health Department, Elder Services, etc. before becoming an ESI grantee?

A: Yes, they were already partners before the grant, however, ESI helped to develop job training for seniors, resume training, job seeking efforts, and life skills and job skills

programs at the Milwaukee Public Library; Legal aid also had a marked increase in effectiveness with the assistance of the ESI grant.

Q: Is being “unbanked” (not using a bank) prevalent in either IL or WI?

A: Neither grantee has much of a problem with unbanked elders because in order to deposit their monthly social security check, they must have a bank account. This is more of an issue in communities where there are recent immigrants who do not trust the U.S. banking system. Also affected are often members of the population for which English is their second language (ESL). One organization that can help with unbanked community members is the National Federation of Community Developed Credit Unions.

Q: Charging for services: Can both programs say a little more about this?

A: AgeOptions, IL – While Money Management services are free, GreenPath (AgeOption’s partner) charges for bill consolidation (\$50 initial charge, then \$10 per bill up to \$50). However, if someone can’t pay, they will provide assistance at a lower cost or for free rather than turning anyone away.

Daily Money Management, WI: They also charge for bill consolidation and money management if a client is over the financial eligibility limit. One of the main differences between Daily Money Management and GreenPath’s (Money management service for AgeOptions) is Daily Money Management charges clients more because they go into people’s homes, therefore they need to have more funding to run their program.

Success Story

Rhode Island – Capital Goode Fund, run by Brown University, gives micro loans to Rhode Islanders and provides classes for seniors on money management.

<http://www.capitalgoodfund.org/>

Note

As of Mach 17th the Federal Government is no longer issuing paper social security checks. At that time, direct deposit of Social Security payments will become mandatory. Social Security and NCOA are doing a lot of work to get this message out to the public.