The Road to Economic Security: Success Stories from Year One of A Promising Pilot

NATIONAL COUNCIL ON AGING
NCOA is a nonprofit service and advocacy organization headquartered in Washington, DC. NCOA's mission is to improve the health and economic security of millions of older adults, especially those who are vulnerable and disadvantaged. Working with nonprofit organizations, businesses, and government, NCOA develops creative solutions to help seniors find jobs and benefits, improve their health, live independently, and remain active in their communities.

NCOA’s Economic Security Initiative is working with community organizations to improve the economic security of at least 4,000 older adults with incomes below $27,000 annually by providing a holistic, person-centered assessment, an economic action plan, assistance with 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.

The Economic Security Initiative was launched in 2009 with the understanding that older adults with serious economic needs often cannot get a comprehensive review of their situation and gain an understanding of various services that may help, including debt counseling, foreclosure and bankruptcy assistance, and timely and appropriate information regarding leveraging home equity. Through this national initiative, NCOA is developing a shared increased understanding of the demand for economic assistance by seniors; what it takes to develop, operate, and finance various service models; the needs not resolved through these services; and baseline expectations regarding the investment and the return.

The goals of the initiative are to:

- Produce a “proof of concept,” that holistic person-centered economic assistance services for older adults are feasible and increase economic security.
- Build the nonprofit field's capacity to provide person-centered economic assistance to low-income mature workers and elders.
- Leverage technology to enhance consumer outcomes.

Total Clients with Economic Action Plans

As of August 2011 2,189 Older Adults
Better coordinate traditional and non-traditional community resources, such as certified, nonprofit debt management, daily money management, and public benefits.

Empower and assist low-income consumers to draw upon public and private community resources that will increase their economic security.

**Local Economic Security Efforts**

NCOA has partnered with lead organizations in 14 communities to test the approach. Under this pilot, NCOA has selected aging and non-aging organizations with the capacity to do this work, and also represent possible national networks prime for expansion and replication.

Current partners include:
- Baltimore—Creating Assets, Savings, and Hope (CASH) Campaign
- Chicago—AgeOptions (Area Agency on Aging for suburban Cook County)
- Cleveland—Department on Aging
- Detroit—Area Agency on Aging
- Houston—Care for Elders
- Los Angeles—Insight Center for Community Economic Development in partnership with the Area Agencies on Aging in the City and County of Los Angeles
- Milwaukee—Center for Financial Wellness at Aurora Family Services
- NCOA Older Worker Resource Centers—NJ, TN, VA
- New York City—Lenox Hill Neighborhood House

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**Economic Security Initiative Client Profile**

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<thead>
<tr>
<th>Characteristics</th>
<th>National</th>
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<tbody>
<tr>
<td>Female</td>
<td>69%</td>
</tr>
<tr>
<td>Aged 55–61</td>
<td>23%</td>
</tr>
<tr>
<td>Aged 80 and over</td>
<td>19%</td>
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<tr>
<td>White</td>
<td>51%</td>
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<tr>
<td>Subsidized renter</td>
<td>33%</td>
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<td>Living alone</td>
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<td>Family income at/below poverty ($10,890)</td>
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<td>Enrolled in the Senior Community Service Employment Program</td>
<td>30%</td>
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<tr>
<td>Good health status</td>
<td>47%</td>
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</tbody>
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**Consumer Progress in Accessing Benefits & Services**

Over $1 million in public benefits were identified on behalf of clients.

| Eligible for at least one major benefit program such as: MSP, LIS, SNAP, LIHEAP, Medicaid, or SPAP | 64% |

**Warm Referrals that Resulted in Receipt of Services**

| Older Americans Act services            | 519 |
| Employment assistance & community service programs such as RSVP & SCSEP | 258 |
| Money management & budgeting            | 226 |
| Education on scams and fraud            | 164 |
| Rental assistance                       | 142 |
Community Partnerships

NCOA and the local economic security partners work in collaboration with over 250 community organizations to assist older adults in getting back on a path to economic security. Many of these partner organizations participate in local advisory boards, quarterly community partner convenings, Senior Fairs, and/or serve as an integral part of the economic action plan referral network.

The partnerships include, but are not limited to:

- Area Agencies on Aging, Aging and Disability Resource Centers, and Departments on Aging.
- Community action agencies and family service agencies.
- Faith-based organizations.
- Housing counseling agencies.
- Consumer credit counseling services.
- Daily money management programs.
- Credit unions and local banks.
- Legal services/advocates.
- State Health Insurance Assistance Programs (SHIPs).
- Adult Protective Services.
- HUD certified pre-lender reverse mortgage counselors.
- Employment training and job placement services, including the Senior Community Service Employment Program (SCSEP).
Housing

Housing is the foundation upon which economic security for America’s seniors is built. Without access to stable, supportive, affordable housing seniors cannot age safely with the services that they need. Housing affordability is essential for all of us, but especially for seniors living on fixed incomes and managing service needs. Their housing options are few and dwindling every day.

Raising Grandchildren: Family Commitment through Financial Hardship

Ms. N is 70. Not long ago, with a comfortable pension and Social Security income, she was looking forward to owning her own home and enjoying a peaceful retirement. But when her daughter encountered mental health issues, Ms. N found herself raising her two teenage grandchildren. Money became tight. Ms. N got a part-time job to supplement her income, which worked until she landed in the hospital. Without sick pay, Ms. N’s expenses quickly began to mount—mortgage, utility, and credit card bills piled up. Unsure how to navigate the complex maze of social services, Ms. N sought help from Baltimore CASH Campaign, an NCOA Economic Security Service Center.

A case manager worked with Ms. N to establish personal goals and action steps, based on a holistic assessment of the issues she was facing. These included:

- Applying for public benefits.
- Preventing foreclosure on her home.
- Learning how to budget better.

Referrals to local agencies helped Ms. N receive housing counseling, apply for assistance to pay her prescription and utility bills, and get budgeting education and tools.

Ms. N is back on the path to economic security. Thanks to the support she received, she was able to:

- Prevent a shut-off of her utilities and receive energy assistance to help pay her bill.
- Get a free cell phone and monthly minutes.
- Adjust the terms of her mortgage to more affordable payments.
- Find a Medicare Part D plan best suited to her prescription needs.

And perhaps most important of all, Ms. N has set a positive example for her grandchildren. Today, the oldest child is working part-time to contribute to the household expenses.
Hope through the Fire

Mr. and Mrs. J lost their home in a fire and did not have insurance to cover the loss. They ended up living with a friend. Their reason for seeking help was to find resources to rebuild their home. Their combined income was $647 a month and Mr. J was a few quarters shy of the required work experience needed to receive Social Security.

With patient work by a variety of Economic Resource Specialists, Mr. J finally agreed to put his dream of rebuilding his home on hold and accept help to meet his immediate needs. Thanks to United Way of Tucson and Southern Arizona, he now receives Supplemental Security Income benefits, and is eligible to save $353 on his prescriptions. Job counselors have helped Mr. J to identify ways to become employed and meet the Social Security work requirements. He has also applied for Section 8 housing.

Mr. J has moved from being 27% economically secure to 41%, and is on a path to reach his larger goals of working and living in his own home. While he still has a way to go, he has overcome the biggest hurdle of being reluctant to accept available help and to take charge of improving his situation.

Squeezing Core Benefits through a Reverse Mortgage

Ms. C, 84, has been living with her son Mr. J in the same home for 52 years. She came to Aurora Family Services in Milwaukee in October 2010 with her son, who thought that his mother could use some assistance for her needs. Ms. C already had a reverse mortgage on her home, but she needed extra assistance with public benefits and options on how to pay for the upcoming year’s property taxes. Ms. C had used the last of her line of credit on the 2009 property taxes and she did not have the means to pay for the 2010 property taxes on top of her monthly bills.

Ms. C’s income was $494/month. Although her son stayed with her, he paid his mother’s rent in the amount of $149/month, which included providing food for the both of them for the month. Ms. C also paid $253 for supplemental medical insurance, $138 for energy costs, $38 for her phone, and other costs that in total amounted to double her income. She had used her line of credit that she received from her reverse mortgage to maintain her monthly expenses.

After a full evaluation, the Economic Security Center case manager assessed that she was eligible to receive a wide range of prescription, food, energy, and tax assistance. Overwhelmed with the information, Ms. C had the case manager work with her daughter (Ms. C’s Power of Attorney) to begin to apply for benefits, starting with energy assistance.

Recently, Ms. C has been able to receive $375 in credit from energy assistance, $100 in food share, and a nutrition stock box each month to offset her food costs. She no longer has to pay for the $253 supplemental insurance and $97 that she was paying for the cost of her Medicare B premium in her monthly Social Security check.
Because of the increase in her income, Ms. C 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 the coming year.

**Sunshine in the midst of a winter storm**

“In 2009, my job moved from Long Island to Georgia,” said Ms. H. With no job and just her Social Security income, Ms. H was forced to move back to NY and live with her sister, where she was introduced to the PathStone Corporation.

Ms. H took advantage of all the services that were provided and enrolled into PathStone’s Senior Community Service Employment Program (SCSEP), which brought in an additional $580/month. She also applied for food stamps, which brought in $60/month. Just as the light began to break through the clouds, Ms. H was notified that she had to move out of her sister’s house and find her own housing.

Frustrated and upset, Ms. H called her case worker and informed her of her current dilemma. After a few calls, her economic security specialist was able to find affordable housing for Ms. H within a week. Today, Ms. H has a great place to live and is earning $825/month as a SCSEP program trainee, where she helps seniors who are in the financial straits she previously was in. She now receives $180/month in food stamps, and has increased her economic security overall by 12%.

“I do not know where I would be without PathStone, the SCSEP program, the ESI program and BenefitsCheckUp; it has given me my life back.”
Finances & Debt

More than half of all senior households do not have sufficient financial resources to meet median projected expenses based on their current financial net worth, projected Social Security, and pension income. One-third of senior households has no money left over each month or is in debt after meeting essential expenses.

From Debt to Disbursement

With the economic downturn and lack of employment opportunities, many older adults have been forced into early retirement, or forced to extend their time searching for a job. This was the situation with both Ms. C and Mr. O. The couple has been together for over 20 years, yet never married. Mr. O was a mechanical engineer and had previously earned a sizable salary. However, he lost his job several years ago, but continued to work on independent projects. This new income was not enough to cover their living expenses. Nonetheless, it was steady, which caused him to believe that a well paying job was just around the corner.

Mr. O and Ms. C are both in their 70s and together collect $2,000 per month from Social Security. Ms. C is retired and Mr. O ended up taking a job for someone who did not pay him. For several years, the couple lived on credit cards in order to make ends meet. When Mr. O called AgeOptions in Oak Park, IL his credit card debt was up to $70,000 and Ms. C was $18,500 in debt.

AgeOptions discussed their options and helped Mr. O to consider that perhaps he might not find another job or find one at the salary he used to earn. The case manager discussed the possibility of filing for bankruptcy since he is judgment proof, they do not own a home, and have no assets. Ms. C has some serious medical issues and because her Social Security is only $419 per month, she was able to enroll in Medicaid. Through the counseling process AgeOptions discovered that Ms. C had been married previously and was eligible to receive $1,100 each month in Social Security based on her ex-husband’s work history. Additionally, when she applied, Social Security told her that she was also entitled to $24,000 in back payments. This cash disbursement allowed the couple to pay down some of their debt and not have to file for bankruptcy. The new monthly payment also allowed Ms. C to purchase health insurance.
Employment & Job Assistance

While many people think of older adults as retirees, the truth is millions of Americans aged 55+ work full- or part-time jobs every day. The reasons they work are varied, but for many it’s a matter of necessity to remain financially secure and independent. Others work to stay active and engaged in their communities.

Small Steps towards Large Strides: Holding on to the Bigger Picture

Mr. F is a 61-year-old husband, father of three, and participant in the City of Los Angeles Senior Community Service Employment Program (SCSEP). In 2009, both he and his wife were laid off from their jobs. Too young to qualify for Social Security benefits, Mr. F enrolled in the SCSEP program to help with job security and earned $800 a month working 20 hours per week. Unfortunately, in August 2010, the SCSEP program was forced to reduce their training hours from 20 to 8 hours per week because the California state budget had not passed.

Keeping his options open, Mr. F found a permanent, unsubsidized job as a school tutor. However, he did not have health insurance and was not eligible for Medicare and Medi-Cal, California’s Medicaid program, and was unable to begin his new job because he could not afford to pay for the required medical clearance tests. Mr. F needed medical clearance because he tested positive for TB on a prior exam and needed a chest x-ray to prove that he did not have TB to start working. So he requested services from Economic Security Center’s ElderConnect.

As if his medical concerns were not enough, Mr. F was falling behind on his utility bills. His reduction in hours at SCSEP could not have come at a worse time. To make matters worse, the SCSEP program was suspended in mid-September and Mr. F’s income dropped to zero. However, through assistance with his economic manager, Mr. F was connected to a zero interest micro-loan program to help him pay for his medical exam and was referred to low-cost clinics to get his exam so he could take his job. His economic case manager also assisted Mr. F with his food stamp application and educated him on the Earned Income Tax Credit. He is currently applying for a grant to help pay his past due energy bills through the Temporary Energy Assistance for Families program. Although Mr. F continues to struggle to make ends meet, his economic case manager works with him to identify other ways that can help his family stay in their home and become more economically secure.
From Flying High to the Depths of Despair

At 64, Mr. J made the journey to the Family Service Agency of San Francisco’s Senior Community Service Employment Program seeking employment opportunities. He had several challenging issues at hand, including homeowner challenges and recently becoming a widower. Mr. J was also behind with all his major utility bills and had no medical coverage. His only source of income was his pension from Delta Airlines, which was $899/month.

The first step to help Mr. J was a mortgage re-modification with the bank. This was a success, with his mortgage being reduced in half from $1900/month to $950/month. In addition, Mr. J received food stamps, a discounted public transportation bus pass, and AT&T Lifeline, which provided an additional $670/month. He was then referred to the Health Insurance Counseling and Advocacy Program (HICAP) for assistance obtaining medical and dental coverage. Suffering from depression after the loss of his wife, he was referred to a mental health organization specializing in aging clients in bereavement through individual counseling.

Lastly, Mr. J interviewed with Goodwill Industries and received unsubsidized employment for 20 hours a week and his total income increased to an additional $600/a month.
Public Benefits & Health Assistance

Asking for help isn’t always easy—especially if your health is poor and your income limited. That’s why millions of older Americans miss out on assistance that could keep them healthy and independent longer. We’ve learned the best ways to reach these individuals is to help them enroll in benefits to help pay for medicine, food, housing, utilities, and more. And we’re sharing that knowledge with community organizations nationwide.

Financial Success through Emotional Support

Mr. T came to an Economic Security Clinic in November 2010 because he was stressed out as the result of rental arrears owed to his landlord. In the course of conducting a comprehensive assessment, Mr. T shared that he was so depressed by his situation that he had contemplated suicide. All of the work on the financial situation had to be placed on hold while Mr. T’s mental health crisis was addressed. The social worker contracted with Mr. T to seek mental health services, and Mr. T agreed to speak with his doctor about his feelings so that he could obtain treatment. The social worker provided support for Mr. T during this process, and once his mental health stabilized, she was able to begin to work with him to address his financial issues.

In reviewing Mr. T’s budget, it was established that he earned enough income to pay his expenses. However, it was unclear exactly how Mr. T was spending his money because he was reporting that he never had enough left over each month to pay his full rent. It was soon determined that Mr. T’s inability to manage his finances was the result of both organic cognitive issues that had been exacerbated by his mental health situation. Initially, Mr. T was not receptive to financial management assistance; however, his opinion changed when his landlord commenced eviction proceedings.

Lenox Hill Neighborhood House in NYC in-house legal department was able to take on the case, arranging for private grants to pay the rental arrears and for a heavy-duty cleaning of his apartment, which ultimately stopped the eviction proceedings. As the result of this crisis, Mr. T realized the need for ongoing assistance with his finances. Though he is not yet willing to have Lenox Hill become the representative payee for his Social Security benefits, he does meet monthly with the social worker in order to write out checks for his bills, thereby safeguarding his housing situation. Having this situation rectified has also greatly improved his mental health. It was Lenox Hill’s ability to approach this situation in a person-centered manner that allowed us to address the most crucial need first—the need for mental health services and support—after which we were able to work with the Mr. T to address the financial and housing situation. Without addressing the mental health issue, Mr. T would have been unable to participate in the process that was necessary to safeguard his housing and keep him functioning in the community.
NCOA’s Economic Security Initiative

Singled Out, Yet Hopeful

Ms. B is a 69-year-old grieving widow. Her family has been going through a disconnect period, and will not return her phone calls. Her income is $1394/month from Social Security. While she has no mortgage, Ms. B does have supplemental insurance, a home equity loan, property taxes, utilities, and credit card debt. She is consistent with her payments each month, and feels that she will be ok until she reaches the doughnut hole with her Medicare D plan. She knows that she needs help emotionally, and possibly financially, as she had just gotten out of the Medicare D doughnut hole in January.

Feeling despondent and lacking support, Ms. B read about Aurora Family Services’ Economic Security Center program in an article in the Journal Sentinel in April 2010. Not aware of the assistance or services she could receive, she called the Economic Security Center anyway. In addition to calling Economic Security Center, she utilized the Cancer Association Grieving/Support Group to receive help with the death of her husband. Ms. B expressed an interest to work or volunteer to keep busy throughout the week. More importantly, Ms. B stated that she did not want to wait until the last minute to get help with trying to find answers for what she was going through, or before she reached a financial crisis with the Medicare D doughnut hole.

Her Economic Security Center case manager gave her the information to file for energy assistance and homestead [tax exemption]. Ms. B also received the number to contact Interfaith for employment, and information about the Senior Companions Program and local senior centers.

A few months later, Ms. B is now a volunteer driver with Interfaith. While she was too late to receive energy assistance for 2010, she will try again, and will file for homestead for the 2010 tax year. Ms. B has reconnected with some of her family, and has continued to seek support through the Cancer Association. She has also received information about getting financial help with her prescriptions through patient assistance programs, the Milwaukee County Discount Drug Card Program, and changes to costs of drugs in the Medicare D doughnut hole in 2011.
Out of Depression and into Independence

When Catholic Charities case managers first met with 78 year old Mr. D, he was having difficulty understanding the very grave situation in was in financially. Mr. D was not aware he owed over $2,100 in back taxes and even after thorough explanation was still confused about what had happened.

Mr. D initially took out a reverse mortgage in the amount of $187,000 to remodel his home, choosing to receive the full amount in a lump sum. He came from a family that had many rental properties and when his father passed away, he was given “a lot of money” but admittedly lost it all due to living beyond his income. Mr. D lost many of the rental properties that his parents owned and passed on to him but still had one property that allowed for four separate rentals. The case manager recognized Mr. D’s impaired judgment and possible depression as serious factors in defaulting on his reverse mortgage. In addition, he was struggling to stay organized and collect rent due from his tenants; and was poorly managing his $800 monthly Social security check.

The case manager reported, “This client, I believe, needs a lot of help in organizing his bills and financial paperwork. He states that the disorganization causes him a lot of “stress and depression.” When administering the Geriatric Depression Scale (GDS) he scored a 10 out of 15, 15 being the highest level of depression.” Additionally, she identified Mr. D as a candidate for Care for Elders’ Economic Independence Initiative (EI2). As part of the EI2 pilot, Mr. D developed an economic case plan with his case manager to address the financial challenges that threatened his economic well-being.

The case manager spent the next visit cleaning off his desk, including opening mail and helping Mr. D to develop organization skills and systems that worked for him. After they finished opening all of his mail, she wiped the desk down with Windex. This one success, having a clean and organized space helped motivate him to start working on other tasks, which had previously seemed impossible. Today Mr. D uses several EI2 strategies to improve his economic security; he opens and organizes his mail, uses a bill payment plan and is working with his reverse mortgage lender to pay off the back taxes he owes. Additionally, he is increasing his income through benefits enrollment. After enrolling in his local utility assistance program, he then began working on his food stamp application.

Recently, the case manager retested the client using the same depression scale as she had done before. The new score was 4, meaning he showed no or few symptoms of depression. Together with the support of his case manager, Mr. D is better prepared to face his financial challenges and make sustainable changes that will improve his economic security and prevent him from going into default again.
Legal Assistance

Many seniors have perplexing challenges that require the intervention of legal counsel to ensure their legal rights are exercised and that they can fully access all benefits and services to which they are entitled.

Legal Aid to the Rescue

Mr. W was referred to the Cleveland Department of Aging, Economic Security Project (ESP) for Cleveland Seniors through one of the ESP partner agencies. When he enrolled into the program, his main need was housing. He was staying temporarily with a cousin and needed assistance with finding an apartment. Mr. W is disabled and needed to have close access to public transportation. The initial financial assessment was completed by the ESP case manager in January 2011.

The client had completed a BenefitsCheckUp with the ESP partner agency that referred him. He was already receiving food stamps and prescription drug assistance and his Low-Income Home Energy Assistance Program (LIHEAP) application was in process as well pending his move to a new place. Mr. W also had a concern about deductions from his Social Security check for money he owed on back Medicare premiums. He agreed to have the amount of $20/month deducted from his check due to hardship. However, the deductions suddenly increased to $115.40/month for his Medicare Part B premiums.

With a fixed income of $1,015/month, less $135.40 in deductions, Mr. W was struggling financially. The case manager provided the client with periodic housing lists from an online housing resource. With respect to his Social Security overpayments, Mr. W was referred to the ESP legal partner agency, The Legal Aid Society of Cleveland, and assigned an attorney who would look over his case. In a February follow-up, Mr. W stated that he had applied for a couple of apartments from the lists sent to him and was waiting for approval. Moreover, by the end of March, the Legal Aid Society informed the ESP case manager that they had been able to decrease the deductions from the client’s Social Security check by $115.40/month. In April 2011, Mr. W called the case manager to state that he had been approved for a two-bedroom non-subsidized apartment on the east side of the city in a price range that he could afford. The location was close to public transportation, family, grocery stores, and the office where he goes to get his volunteer assignments.
NCOA’s Economic Security Service Centers Directory

AgeOptions
Jonathan Lavin, Chief Executive Officer
1048 Lake Street, Suite 300
Oak Park, IL 60301-1102
Phone: 708-383-0258
Email: Jonathan.lavin@ageoptions.org

AgeOptions is a well known and well respected leader in the local and national aging network. Located in the Chicago suburbs, AgeOptions provides rigorous public benefits screening and enrollment for the full portfolio of senior benefits such as Medicare Savings Program and the Part D Low Income Subsidy, and has deep partnerships with legal assistance.

Aurora Family Service
Kathryn Crumpton, Manager, Center for Financial Wellness
Consumer Credit Counseling Service of Greater Milwaukee, Aurora Family Service
4915 South Howell Avenue, Suite 102
Milwaukee, WI 53207
Phone: 414-482-8802
Email: kathryn.crumpton@aurora.org

Aurora Family Service is a family services agency/consumer credit counselor/settlement house which recently merged with Aurora Health Care (a statewide network of hospitals, clinics, doctors and pharmacies). Aurora Family Service has a long-standing history of providing all underserved family members, especially low-income older adults (individuals age 55 and above and who are below 250% of the federal poverty level). This collaborative network is called Milwaukee Elder Economic Security Alliance (MESA). MESA’s mission is to help seniors reach a higher level of economic resources and stability.

Baltimore Creating Assets, Savings, and Hope (CASH) Campaign
Sara Johnson, Director
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Baltimore, MD 21202
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The Baltimore CASH Campaign—Creating Assets, Savings and Hope—was formed in the fall of 2000 to implement strategies to increase economic opportunities for low-income Baltimore families. The campaign focuses on “making work pay” by leveraging the tax code as a gateway to financial services for working families and older adults.
Care for Elders
Evelyn Carlson, LMSW, Director, Access and Coordination
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Care for Elders is Houston’s largest, most experienced and most diverse partnership focused solely on elder care issues. With more than 80 organizational and individual members, the partnership is dedicated to informing public policy and influencing community practice to increase access to services, improve the quality of care, and enhance the quality of life for older adults and family caregivers in Harris County.

Cleveland Department on Aging
Jane Fumich, Director
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Cleveland, OH 44114
Phone: 216-664-2898
Email: jfumich@city.cleveland.oh.us
The Cleveland Department on Aging, in partnership with the Mayor’s Office of Consumer Affairs, is implementing the Economic Security Initiative. The Department on Aging plans to target the poorest of the poor, including homeless older adults.

Detroit Area Agency on Aging
Paul Bridgewater, CEO, President
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Detroit, MI 48207-4544
Phone: 313-446-4444
Email: bridgewaterp@dAAA1a.org
With the recession having hit Detroit years before the rest of the country, Detroit is uniquely positioned to pilot test this approach with the most vulnerable older adults. This critically needed intervention will enable DAAA to develop the Detroit Economic Security Collaborative Network that empowers older persons age 55 years old and over to improve their quality of life.
Family Service Agency of San Francisco

Roxanne L. Murray, Program Director
Senior Community Service Employment Program (SCSEP)
77 Geary Street, 5th Floor
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415-982-0528 (Fax)
Email: rmurray@fasf.org

Family Service Agency of San Francisco is the oldest nonsectarian, nonprofit charitable social-services provider in the City and County of San Francisco. Since 1889, their mission has been to fortify families by providing compassionate, effective, and innovative social services, with special emphasis on the needs of low-income families, children, and the elderly and disabled people, thus improving the quality of life for all San Franciscans.

Los Angeles, CA

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Insight Center for Community Economic Development, a 40+ year old statewide nonprofit focused on program and policy change, in partnership with the Area Agencies on Aging in Los Angeles County and City, are implementing the initiative. Due to extreme budget constraints, the City and the County plan to use the demonstration as an opportunity to better streamline and coordinate internal and external resources to ensure Senior Community Services Employment Program participants receive the full array of public and private supports available.
**NCOA’s New Jersey Senior Community**

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Service Employment Program Resource Center
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Phone: 732-367-7111
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The NJ pilot is a partnership between the NJ Foundation for Aging and NCOA Older Worker Resource Center serving Morris, Somerset, Mercer, Monmouth, Ocean, and Atlantic counties. NJ Foundation for Aging will spearhead the statewide community convenings aimed at dissolving service silos and the NCOA Older Worker Resource Center is taking the lead with the holistic, person-centered economic casework with older adults 55+ with incomes below 125% of the federal poverty guidelines.

**NCOA Tennessee Resource Center**

**Brenda Head, Program Manager**
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Nashville, TN 37217
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The NCOA Tennessee Workforce Resource Center operates the Senior Community Services Employment Program (SCSEP) program across rural counties in Tennessee. They match eligible older adults with part-time jobs for community service organizations. Participants build skills and self-confidence, while earning a modest income. In supporting seniors going back to work the provide a holistic economic assessment of all participants to assist them achieving economic security.

**NCOA Virginia Resource Center**

**Jamescha Johnson, Program Manager**
2300 9th St. South, Suite 307
Arlington, VA 22204
Phone: 703-778-9506
Email: Jamescha.Johnson@ncoa.org

NCOA Virginia Resource Center operates the Senior Community Services Employment Program (SCSEP) in 29 counties throughout Virginia. They are partnering with Fairfax Federal Credit Union to help older clients and members with products and information to help them navigate the challenging financial landscape, make educated financial decisions and ultimately, to remain financially independent. Through this partnership through the National Federation of Community Development Credit Unions, they will be collaborating with the CDCU to reach underserved seniors in their communities and tailor their product and program offerings to their specific needs.
Lenox Hill Neighborhood House
Anne M. Foerg, Director, Project SCOPE
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Lenox Hill Neighborhood House is a 100+ year old settlement house located in the Upper East Side. Lenox currently provides services to over 10,000 older adults in the community. Services include legal assistance, public benefits, daily money management, and congregate meals. Working with partners in the community, Lenox will expand their ability to assist vulnerable and disadvantaged adults in the neighborhood as well as in East Harlem. Lenox currently provides the East Harlem neighborhood with support services focused on children and families. Through Lenox’s involvement in the pilot, they will expand their services in East Harlem to include vulnerable and disadvantaged older adults.

PathStone
Velma Smith, Sr. Executive Director, NY/VT/OH
PathStone Corporation
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PathStone is a not-for-profit community development and human service organization providing services to migrant farm workers, low-income families, and economically depressed communities throughout New York, Pennsylvania, New Jersey, Ohio, Indiana, Virginia, Vermont, and Puerto Rico. PathStone will pilot the effort in rural counties in upstate NY.

United Way of Tucson and Southern Arizona
Kathy Wilson, PhD
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United Way of Tucson and Southern Arizona (UWTSA)’s Economic Security Service Center Project will extend UWTSA’s ongoing efforts to help families achieve financial security specifically to the senior population. It will also support efforts to keep seniors independent and active, as economic security is key in supporting health and independence. Through strong partnerships with volunteers, local business, government and nonprofit organizations, United Way accomplishes what no one can do alone.
About NCOA

The National Council on Aging is a nonprofit service and advocacy organization headquartered in Washington, DC. NCOA’s mission is to improve the lives of millions of older adults, especially those who are vulnerable and disadvantaged. NCOA is a national voice for older Americans and the community organizations that serve them. It brings together nonprofit organizations, businesses, and government to develop creative solutions that improve the lives of all older adults. NCOA works with thousands of organizations across the country to help seniors find jobs and benefits, improve their health, live independently, and remain active in their communities.

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