

# ECONOMIC SECURITY PROJECT

Cleveland Department of Aging

Success Stories 2010-2012



**CITY OF CLEVELAND**  
Mayor Frank G. Jackson







# ECONOMIC SECURITY PROJECT

A HOLISTIC APPROACH TO HELPING OLDER ADULTS IN NEED



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# The Road to Economic Security

The National Council on Aging (NCOA) launched the Economic Security Initiative 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.

The “Golden Years” are no longer a retirement option for an increasing number of older adults. More than 20 million Americans age 60 and older are economically insecure, living at or below 250% of the federal poverty level (\$27,225 per year for a single person).

These older adults struggle each day with rising housing and health care bills, inadequate nutrition, lack of access to transportation, diminished savings and job loss. For older adults who are above the poverty level, one major adverse life event can change today’s realities into tomorrow’s troubles (From NCOA’s Economic Security Fact Sheet).

Through the Economic Security Initiative, NCOA is working with community organizations across the country to pilot test a new holistic approach to economic assistance. In partnership with 20 community agencies, NCOA bench marked the progress of over 5000 low income older adults with annual incomes below \$27, 225 against a local measure of economic security, such as the Wider Opportunities for Women’s Elder Economic Security Standard.

The Cleveland Department of Aging was one of the eight initial sites selected to participate in the national pilot. This reports highlights the Department of Aging's contribution to the national pilot called the Economic Security Project for Cleveland Seniors. The Cleveland pilot was launched in April 2010 and concluded the end of June 2012. While the initial pilot is completed, Economic Security work continues in Cleveland through the Department of Aging and a team of trusted community agencies.



*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 non-profit 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.*

# About the Cleveland Department of Aging

The Department of Aging is a part of Cleveland municipal government. The Director of Aging serves on the Mayor's Cabinet. The Mission of the Department is to ensure Cleveland is an elder friendly community by enhancing the quality of life for Cleveland seniors through advocacy, planning, service coordination and the delivery of needed services. The Department serves more than 5000 Cleveland seniors annually through one or more of its core services.

## DEPARTMENT OF AGING SERVICES

### Social and Economic Services

- Cleveland Care Calls - an automated telephone reassurance system to check on the well being of frail seniors
- Economic Security Project - economic assessment, case management and service coordination to improve a senior's economic security
- Homeless Prevention - intensive case management for seniors and adults with disabilities who are at risk of homelessness
- Senior Guest House - a safe house for seniors in residential crisis or unsafe living conditions, a collaborative effort with Fairhill Partners
- Supportive Services - in home client assessments and linkage to needed services

### Home Repair and Maintenance

- Chore Services - indoor and outdoor home maintenance
- Senior Homeowner Assistance Program - grants for major home repairs
- Senior Initiative - inter-departmental program to help seniors and adults with disabilities avoid becoming victims of sham contractors and to help them with home repair issues

## Aging and Disability Resource Center

- Benefits Assistance - help seniors determine eligibility for and enroll in federal, state and local benefit programs
- Information and Assistance - linkage to tools and support to maintain independence
- Long Term Support Options Counseling - assistance in making informed decisions about long term services and support

*The Department is a designated Aging and Disability Resource Center (ADRC) as part of the Aging and Disability Resource Network coordinated by the Western Reserve Area Agency on Aging.*

## Outreach and Educational Activities

- Cell phone recycling - collection of and recycling of old cell phones which are sold and the proceeds used to support senior programs
- Fairs and festivals - conduct or participate in community based senior information and wellness fairs and festivals
- Publication and distribution of departmental newsletters and brochures
- Savvy Saving Seniors - educational program on steps to avoid scams
- Senior Power - educational program to increase knowledge regarding crime prevention, fire and fall prevention, emergency and aging services
- Signature events - Cleveland Senior Day, Cleveland Senior Walk and Disability Awareness Day
- Wide Area Rapid Notification (WARN) system - automated calling system to provide public safety messages

# The Cleveland Approach

## TO ECONOMIC SECURITY

The Department of Aging's Economic Security Project has provided economic casework services to 500 clients since the pilot started more than two years ago. Each client who enrolls in the program receives a financial assessment, assistance in developing an individualized economic action plan outlining their program goals; and a Benefits CheckUp to determine their eligibility for an array of local, state and federal benefits. When needed, Department staff provide hands on assistance to help the client apply for the benefit programs for which they are eligible.

Assignments are then made to one or more partner agencies to assist the senior with their program goal(s). On-going case management is provided connecting the client with appropriate partner agencies and following up with both the client and the partner agencies to ensure service delivery and progress towards goals to improve the client's economic security and/or quality of life.

Progress towards reaching the standard for economic security for Cleveland seniors is measured and a quality of life scale is used to assess improvement in each client's quality of life after the provision of services.

**Economic case work services are provided through a team of trusted partner agencies in the Cleveland community, each with a signed Memorandum of Understanding (MOU) with the Cleveland Department of Aging.**

### **Partners include:**

- Benjamin Rose Institute on Aging
- Cleveland Department of Aging
- Cleveland Office of Fair Housing and Consumer Affairs
- Cleveland Tenants Organization
- Community Housing Solutions
- Consumer Protection Association
- Consumer Credit Counseling Service
- Employment Connection
- Empowering and Strengthening Ohio's People (ESOP)
- Fairhill Partners
- Legal Aid Society of Cleveland
- Phe'be Foundation
- Spanish American Committee
- 211 First Call for Help- United Way

## CLIENT PROFILE

### Economic Security Initiative

Characteristics	Cleveland
Female	75%
Aged 55-61	26%
Aged 80 and over	12%
Black	79%
Homeowner w/mortgage	38%
Living alone	64%
Family income at/below poverty (\$11,170)	49%
Retired	60%
Unemployed	34%
Fair Health Status	58%
Live with 1 or more chronic diseases	80%

### Cleveland Consumer Progress in Accessing Benefits & Services

Eligible for at least 1 major benefit program such as: MSP, LIS, SNAP, LIHEAP, Medicaid, or SPAP	72%
Clients currently receiving benefits at the time of intake	78%

\*MSP- Medicare Savings Program; LIS- Low-Income Subsidy; SNAP- Supplemental Nutrition Assistance Program; LIHEAP- Low-Income Heating Assistance Program; SPAP- State Prescription Assistance Program

## Core Services Provided

### THROUGH THE ECONOMIC SECURITY PROJECT

- Emergency assistance with housing, food and utilities
- Employment assistance including skills assessment, training and job placement
- Financial counseling including daily money management, debt reduction, credit counseling and financial literacy
- Health assistance including chronic disease self-management, prescription plan assistance, and mental health services
- Housing assistance including foreclosure intervention, home repair, tenant assistance, and housing options counseling
- Kinship family support including counseling, support groups, programs for youth and teens
- Legal assistance such as wills, deeds, foreclosure and other legal matters
- Public benefits including eligibility and enrollment assistance
- Supportive and aging network services such as homemaker, home health and other home and community based care

# A Holistic Approach to Helping Older Adults in Need



# The Elder Economic Standard for Greater Cleveland

USED DURING THE 2 YEAR PILOT

<b>The Elder Economic Security Standard Greater Cleveland</b>			
<b>Expenses for Elder Person</b>			
<b>Monthly Expenses</b>	<b>Elder Person</b>		
	<b>Owner w/ Mortgage</b>	<b>Owner w/o Mortgage</b>	<b>Rent 1 BR</b>
Housing	\$1,333	\$510	\$610
Food	\$184	\$184	\$184
Transportation	\$320	\$320	\$320
Health Care (Fair Health)	\$305	\$305	\$305
Miscellaneous @ 20%	\$428	\$264	\$284
<b>Elder Standard per Month</b>	<b>\$2,570</b>	<b>\$1,582</b>	<b>\$1,702</b>



# Emergency Services



MS. H – “I RECEIVED ALL  
THESE SERVICES THROUGH  
ONE PROGRAM.”

# Ms. H

## FROM CRISIS TO STABLE

Ms. H is a 76-year-old African American single woman. She came to the attention of the Department of Aging in late June by way of a call from her out of town foster daughter. Her foster daughter was concerned because all the utilities in Ms. H's home had been disconnected for non-payment. More than ten outreach visits were made to engage the senior resident by the Department of Aging. She was resistant to all offers of help. It was determined that the next step was to seek a search warrant through the Department of Building and Housing because of the conditions of the structure. Ms. H was living only on the enclosed porch and using kerosene heaters. Building and Housing issued a vacate order and a condemnation order in late September after getting inside the home. A referral to Adult Protective Services (APS) was made. APS made a home visit with a physician and determined that she was competent.

The Department of Aging found out that she had no source of income and she was not willing to talk to the Social Security Administration to obtain retirement benefits. Throughout this time, Ms. H was offered a stay at the Senior Guest House, an emergency housing facility for seniors, operated by Fairhill Partners a partner agency with the Economic Security Project. She repeatedly declined and stated she would find her own place. In late November as the weather changed in Cleveland, it was determined that the condemnation and vacate order must be acted on because she was not relocating on her own. In early December, with the help of a local Mental

Health agency and the District Commander of the Police Department, she was probated and taken to a psychiatric emergency room for evaluation. During this time her home was boarded. After a one-night stay at the hospital she was transported by the mental health agency to the Senior Guest House.

Ms. H stayed at the Senior Guest House for three months and, with the support of a social worker, was willing to meet with the Social Security Administration and apply for her retirement benefits, which included a monthly amount of \$1,150 and a \$6,000 back payment. She had financial issues related to credit card debt and a large utility bill balance. The Economic Security Project Case Manager assisted her with signing up for a transportation program and completing a Benefits CheckUp screening. Ms. H used the transportation service to search for housing. A phone call was made to the utility companies and they decided to forgive the utility balance since the bills were still in her deceased mother's name. Ms. H decided to use the lump sum she received from the Social Security back payment to pay off her credit card debt. In the month of February, Ms. H found new housing and is getting used to her new home.

***QUALITY OF LIFE MOVEMENT: CLIENT MOVED FROM IN CRISIS TO STABLE  
ECONOMIC SECURITY MOVEMENT: CLIENT MOVED 68% CLOSER TO THE STANDARD  
OF ECONOMIC SECURITY***



# Benefits Assistance



MS. K – “I DID NOT KNOW WHERE TO GO FOR HELP.”

# Ms. K

## FROM VULNERABLE TO STABLE

Ms. K is a 63 year old Hispanic senior. She had been injured on the job and could no longer work due to her failing health. Her doctor certified her as partially disabled due to shoulder and knee injuries. She was receiving food stamps but had no other income. She was living off savings which were about to run out and she occasionally received help from her family. Ms. K was embarrassed to constantly ask them to loan her money.

She stated that she saw the program flyer for the Economic Security Project at a local community agency but assumed it would take time before someone contacted her. Within a few days she was contacted by the program staff who arranged for her to come to the Cleveland Department of Aging office for an assessment. Ms. K explained that she was a homeowner and living by herself. She had children who were living out of state and she was legally separated from her husband. Thankfully, her home was paid off but she could not keep up with the rising utility costs. While she spoke English well, she often had difficulty completing applications and applying for programs on her own. The Economic Security Project Case Manager completed a Benefits CheckUp for her and explained that she would be eligible for several programs, among them SSI, HEAP, water and property tax discounts as well as the Lifeline program to reduce her telephone bill. Ms. K was thrilled and overwhelmed to know that someone was going to help her apply for these programs.

A couple of weeks later when the Case Manager followed-up with her, Ms. K stated that she had been approved for all the programs they helped her apply for except for SSI. Ms. K continued coming in for several in-office appointments throughout the year and was also enrolled in the Department of Aging's Chore program to help her with grass cutting and snow removal since she was not able to perform these tasks due to her disability. Approximately five months after the SSI application was submitted, Ms. K notified the Case Manager that she had been approved for SSI and that she would start receiving \$698 a month. She was also awarded a back payment of \$2,696. Moreover, she was now also eligible for Medicaid which would help her tremendously since she avoided seeing the doctor because of the cost.

Ms. K was overwhelmed and grateful for the assistance. "There was always someone there for me and who could help me through this process. I am so thankful for everything they have done for me".

***QUALITY OF LIFE MOVEMENT: CLIENT MOVED FROM VULNERABLE TO STABLE  
ECONOMIC SECURITY MOVEMENT: CLIENT MOVED 67% CLOSER TO THE STANDARD  
OF ECONOMIC SECURITY***





Ms. P – “THEY HELPED  
ME AND MY  
GRANDCHILDREN.”

# Ms. P

## FROM VULNERABLE TO STABLE

Ms. P had received assistance from the Department of Aging's Homelessness Prevention Program (HPRP). However, she was still concerned about her financial situation and the worries of raising two grandchildren. She had limited transportation and often could not access the services that she needed. Ms. P was behind with her utility bills and had several overdraft fees on her bank account.

When Ms. P enrolled in the Economic Security Project, she was screened for benefits and registered for the Senior Transportation Connection (STC) program in her ward. She would now be able to get to her appointments on a weekly basis. In addition, Ms P was connected with the Economic Security Project partner agency the Phe'be Foundation for help with budgeting. The Phe'be Foundation assisted Ms. P through their financial literacy and budgeting programs and worked with her to establish a budget in order to avoid future overdrafts.

Ms. P was also in need of family caregiver support. The Economic Security Project Case Manager connected her with Fairhill Partners who assisted her through their kinship program. The senior was also informed about the secondhand shop at the agency where she could get clothing for herself and the grandchildren. She was relieved to know there was a place that could assist not only her but also her grandchildren. So far things were going well. Soon, however, Ms. P called the Case Manager stating that her

gas was scheduled for disconnection as she had a large balance on her account and was not able to pay. The client was referred to the local HEAP agency and was able to receive assistance with her gas bill.

Ms. P expressed gratitude to all the parties involved. Without them she says “I would be lost. It was just so nice how they all came together to help me and my grandchildren”.

***QUALITY OF LIFE MOVEMENT: CLIENT MOVED FROM VULNERABLE TO STABLE  
ECONOMIC SECURITY MOVEMENT: CLIENT MOVED 3% CLOSER TO THE STANDARD OF  
ECONOMIC SECURITY***



# Housing Assistance



MR. S – “THEY SAVED MY HOME.”

# Mr. S

## FROM VULNERABLE TO SAFE

Mr. S an 81 year old senior facing financial distress came to the program seeking assistance due to delinquent mortgage payments and increased household expenses. The senior and his wife were also supporting their adult daughter and granddaughter, who were both unemployed. Mr. S was behind on utility bills and four months behind with the mortgage payments. In addition, their food expenses had increased significantly due to the expanded household.

He was looking for any help that he could get so he called 211 First Call for Help, a partner agency, and was directed to the Economic Security Project. After the initial assessment, the client was connected with Consumer Credit Counseling Service (CCCS) for help with budgeting and foreclosure prevention. The Economic Security Project Case Manager helped him apply for HEAP and provided him with referrals to food pantries. Additionally, the Benefits CheckUp team enrolled him in a Medicare Savings program meaning that he no longer had to pay his Medicare Part B premium, a saving of \$99.90 a month. Meanwhile Mr. S met with a counselor from CCCS who reviewed his monthly budget with him. They were able to reduce his monthly expenses by \$55. CCCS also addressed his mortgage situation. They contacted the mortgage lender to see what options were available. Consequently, they assisted Mr. S with applying for a loan modification. After just a few months the lender agreed to modify his loan with new monthly payments of \$375 (previous payments were \$600). Mr. S was so relieved and

happy to know that he did not have to worry anymore about being able to afford basic expenses such as food and housing.

***QUALITY OF LIFE MOVEMENT: CLIENT MOVED FROM VULNERABLE TO SAFE***  
***ECONOMIC SECURITY MOVEMENT: CLIENT MOVED 19% CLOSER TO THE STANDARD OF ECONOMIC SECURITY***

# ECONOMIC SECURITY PROJECT TEAM MEMBERS

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