Contrary to Rhetoric, Trump Budget Would Make It Harder for Many to Climb Economic Ladder

The Center on Budget Reports, reported on May 31, 2017, President Trump’s 2018 budget includes $2.5 trillion in cuts over the next decade to low-income programs like SNAP (the Supplemental Nutrition Assistance Program, formerly food stamps) and Medicaid that help struggling families afford the basics.

The Administration has justified many of these proposed cuts by suggesting that its policies will result in people finding work, ignoring that many program participants either already work or are unable to do so. When asked about the budget’s massive SNAP cuts, for instance, Office of Management and Budget Director Mick Mulvaney said, “Folks who are out there who are on food stamps and want to work, we’ll be able to work with them to solve the problem.”

But the proposals put forward in this budget show that this is simply untrue. That’s because the budget’s cuts in job training and a range of other proposals would make it harder for people to succeed in the labor market — and would hurt the millions of program participants already working — making it clear that the budget’s real goal is to make large cuts in these areas, not to help those the economy has left behind get ahead.

A plan to increase employment and earnings among jobless or under-employed workers with low skills would include: new investments in high-quality job training, including job training slots for those facing a cutoff of SNAP benefits because they are jobless; efforts to make college more affordable; subsidized jobs for those who need to build work experience and skills; and investments in child care so parents can work or participate in training or education programs. But this budget includes none of these.

To the contrary, it features cuts in job training; proposals that would make college more expensive; cuts in programs that support child care; provisions that would increase work disincentives in Medicaid, SNAP, and housing assistance; and a proposal that would terminate food assistance to certain jobless individuals without offering them job training or work opportunities.

Taken together, these proposals will make it significantly harder for people left behind by the economy to move up the economic ladder.

Figure 1.

Trump Budget Slashes Job Training Grants By 40 Percent

Funding for adult, youth, and dislocated workers formula grants to states

$2.7 billion

Fiscal year 2017 enacted

$1.6 billion

Fiscal year 2018 Trump proposal

Source: Enacted 2017 funding levels and appropriations and Office of Management and Budget estimate for 2018

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The Workforce Innovation and Opportunity Act (WIOA) provides funding to states and communities for job training for adults, dislocated workers (generally those who have recently lost jobs due to layoffs or those who receive or have exhausted unemployment insurance benefits), and young people (with an emphasis on youth who are neither in school nor working).

The Administration is proposing to cut funding for these grants by $1.1 billion, from $2.7 billion in 2017 to $1.6 billion in 2018 (see Figure 1). Moreover, these cuts are likely to grow deeper over time under the President’s budget given the sharp cuts in non-defense discretionary funding the budget proposes for the years after 2018.

The Administration has called for these deep cuts despite Congress’ passage in 2014 of bipartisan legislation to update these job training programs, including placing a greater emphasis on training for in-demand occupations, encouraging replication of program models with evidence of effectiveness, and encouraging work-based learning models that allow workers to earn while they are learning. WIOA also strengthened performance measurement so that workers have the information they need to choose the most effective job training programs.

The budget also cuts the Temporary Assistance for Needy Families (TANF) program by $22 billion over ten years, or 13 percent. States use TANF funds to provide limited amounts of basic cash assistance as well as services to poor families with children, including employment services and job training.

The budget would make college less affordable for many low-income students. The budget proposes significant cuts to student aid, including eliminating a campus-based grant program for low-income students, cutting work-study opportunities in half, and making student loans more expensive for many low- and moderate-income students by eliminating subsidized loans, among other changes.

It also fails to extend a provision, set to expire after the 2017-2018 school year, that adjusts the Pell Grant for inflation. As a result, Pell Grants will cover a decreasing share of the cost of going to college under the Administration’s plan.

Currently, Pell Grants cover only an average of less than 30 percent of the cost of attending a public four-year college, its lowest point in the program’s more than 40-year history. If the Pell Grant does not adjust for inflation, it will become even less sufficient. It is notable that the President’s budget includes more than $140 billion in student loan cuts overall but does not reinvest any of those savings to protect the Pell Grant from inflation.

The budget would cut core job training programs by 40 percent in 2018 alone. The budget proposes significant cuts to two other important funding sources — Temporary Assistance for Needy Families (TANF) and the Social Services Block Grant (SSBG) — that many states use to fund child care.

The budget would set funding for the child care block grant just below the 2017 funding level and cut two programs — TANF and the Social Services Block Grant (SSBG) — that many states use to fund child care. Child care is key to helping parents work when their earnings are too low to afford the high cost of care — and is central to parents’ ability to attend job training or go to school. Due to inadequate funding, today just 1 in 6 children who quality for child care assistance because they have low- or moderate- incomes receive it.

Rather than putting forward a plan that would help struggling families afford the high cost of child care, the budget would slightly reduce funding for the basic child care block grant and make significant cuts to two other important funding sources — TANF (described above) and the SSBG, the annual funding for which now equals $1.7 billion, and which the budget proposes to eliminate completely. In 2014, some $5.4 billion in TANF and SSBG funds were used for child care.

The budget would put in place new work disincentives in Medicaid, SNAP, and housing assistance. Medicaid and SNAP currently have provisions that mean when a poor adult can get a job or increase her earnings modestly, the individual or family does not lose health care or food assistance entirely because of a “benefit cliff.” The budget would eliminate both provisions and create new work disincentives in both programs. And in housing, the proposed rent increase for those receiving housing assistance would increase rents somewhat more quickly as earnings rise.

The Affordable Care Act’s Medicaid expansion currently allows adults (in expansion states) to remain eligible for Medicaid until their incomes reach 138 percent of the poverty line ($16,643 for a single person or $28,180 for a family of three in 2017), at which point they can receive premium tax credits (that phase down as income rises) to purchase private insurance coverage in the marketplace.

The House-passed Republican health bill would effectively eliminate the Medicaid expansion, causing many parents to lose Medicaid coverage except at the very lowest income
levels. This would mean that when parents get a job or their earnings rise from very low levels, they will become ineligible for Medicaid — creating a real downside to finding a job or increasing earnings.

The budget, through its inclusion of the House health bill, creates a further disincentive for Medicaid beneficiaries to work by allowing states to freeze their Medicaid expansion enrollment. That means that any low-wage worker who leaves Medicaid — whether for a higher-paying job or to enroll in employer coverage — will be taking a big risk: she probably won’t be able to get Medicaid coverage again if she needs it.

- In SNAP, a state option allows benefits to continue to phase down gradually — falling by about 30 cents for every additional dollar earned — if a family’s income rises modestly above the typical cutoff at 130 percent of the poverty line ($26,546 for a family of three). The budget would eliminate this option, forcing states to terminate modest but important benefits to working families whose income rises modestly above 130 percent and reinstating a benefit cliff.

- The budget proposes to increase rents on some households receiving housing assistance. One of these changes would result in rents increasing from the current 30 percent to 35 percent of income for many families (while also changing how income is measured to increase rental payments further for some families). This change would mean that affected working households would face a higher “marginal tax rate” — that is, as their earnings rose, their rent would rise more quickly.

The budget fails to provide work or job training to SNAP recipients facing termination of their benefits because they are jobless while at the same time forcing states to terminate benefits even in areas of high unemployment. The President’s budget would severely restrict SNAP benefits for unemployed childless adults living in areas with high unemployment by allowing waivers of a three-month time limit only for areas with unemployment rates of 10 percent or more — a more stringent standard for high unemployment than is currently in place.

Since few areas have sustained unemployment rates that high, close to 1 million individuals could lose benefits in a typical month even if working less than half time or looking for work. Claims that the Administration will “do everything we can to help you find a job” ring hollow as the budget would do nothing to provide job training or work opportunities to individuals facing this time limit; rather those who are out of work and unable to access job training would simply lose food assistance.

The budget assumes large savings from increasing employment among people with disabilities and thereby reducing receipt of Social Security Disability Insurance and the Supplemental Security Income program but has no real plan for how it would do so. The budget calls for testing new approaches to increasing employment among people with disabilities and then assumes large savings will result. But evidence shows that given the age and impairments of those receiving these benefits — and their high death rates — large savings are unlikely.

The Administration’s budget fundamentally misunderstands the individuals and families who receive assistance such as SNAP or Medicaid. Millions of working families are among the programs’ beneficiaries. The President’s budget would lead to sharp cuts in health care and food assistance to these families struggling to make ends meet while working in low-wage jobs.

To be sure, the Administration claims that other parts of its agenda — including its deregulatory agenda, infrastructure proposal, and trade policies — will promote growth and create jobs. While there is bipartisan support for improving the nation’s aging infrastructure, few mainstream economists think that the Administration’s agenda will lead to dramatically faster economic growth.

Moreover, while a strong labor market improves employment outcomes and reduces poverty, helping the most disadvantaged workers requires additional efforts — including job training, support for higher education, and child care. Leaving people without access to health care or making it impossible for them to put food on the table will not make them better able to work.

The budget could make it harder for people with health conditions — including opioid addiction — to find and hold a job. Most non-disabled adults with Medicaid coverage do work. For those who don’t, more than one-third report an illness or disability — such as diabetes or a substance use disorder — that keeps them from working.

By assuming passage of the House Republicans’ health bill, the budget would allow states to impose a work requirement on most adults with Medicaid coverage, which could block many people from getting the care they need to improve their health and join the workforce. The House bill includes few protections around the design or implementation of these work requirements, which means that many people could be required to work even if they are taking care of an aging family member, can’t find a job, or can’t work due to a health condition.

With access to treatment, some people may be able to join the workforce; by blocking access to care, a work requirement may make it more difficult for people with conditions such as diabetes or opioid addiction to work.
Per Howard Bedlin, Vice President of Public Policy for the National Council on Aging, as policymakers talk about more jobs for American workers, there is only one program that exclusively provides job training and placement to low-income older Americans.

However, the 52-year-old program is slated for elimination in the Administration’s FY18 budget.

The Senior Community Service Employment Program (SCSEP) was launched in 1965 to help disadvantaged older adults gain the skills and confidence they need to reenter the workforce. At the same time, SCSEP provides public and nonprofit agencies with older workers who can support their mission.

SCSEP Helps Seniors Find Work

For millions of low-income older adults, working is not a choice but a financial necessity. But it can be difficult to find a job if your skills need updating or you don’t have the connections you used to have.

SCSEP serves some of our most vulnerable seniors. To qualify, an older adult must be aged 55+, unemployed, and living on a family income of no more than 125% of the federal poverty level—$15,075 per year for an individual or $20,300 per year for a couple.

The typical SCSEP participant is a woman aged 65+ who is a minority, has just a few years of college, and lives in a rural area. About 20% have a disability, and 13% are veterans or their spouses.

For these individuals, SCSEP can be a path back to economic security and dignity.

SCSEP Helps Local Organizations Find Workers

SCSEP helps local public and nonprofit organizations, too. Participants get their training at more than 2,000 organizations like libraries, schools, senior centers, and housing agencies. In FY15, SCSEP participants provided these agencies with more than 34 million staff hours. The dollar value of those hours is $820 million—more than twice what SCSEP receives in federal funding.

Many of these organizations are facing funding cuts of their own, which makes SCSEP even more valuable to them. Without SCSEP, “our organization would be unable to provide critical services,” says Devon Christianson, of the Aging and Disability Resource Center of Brown County in Green Bay, WI.

“Our Senior Aids perform 10,400 hours of service to our older adult customers. If we had to replace them with paid staff, it would cost $96,200 a year. We are unable to do our programs without them!”

An independent survey of SCSEP employment sites by the U.S. Department of Labor found that 77% relied on participants to provide services to the community. SCSEP has enjoyed bipartisan support in Congress, but it also has experienced drastic funding cuts and now is slated for elimination.

The debate now turns to Congress as it prepares its budget for FY18.

Have you or someone you know participated in SCSEP? If so, please share your experience with us.

Three Reasons Why Older Workers Are the Future of Work

Indeed.com, the world’s #1 job site, with 200 million unique visitors every month from over 60 different countries reported, older adults are often overlooked in analyses of the labor market; for instance, one of my own favorite measures of labor-market health, the prime-age employment-population ratio, looks at 25-54-year-olds only. But the aging of the population is reshaping the economy.

On one hand, aging is contributing to the slowdown in both labor force and productivity growth, creating headwinds that make rosy economic projections implausible. At the same time, the aging population is creating demand for health care jobs, which are projected to lead employment growth over the next decade.

However, older adults affect the economic and job prospects not just of others; they are themselves the future of work. Older workers are a growing share of the workforce, and they will be most directly affected by automation and the gig
economy, two of the most important trends shaping what work will look like. Here’s why:

1. **The workforce is rapidly aging.** The Bureau of Labor Statistics (BLS) projects that 25% of the labor force in 2024 will be 55 or older. That’s up from 22% in 2014 and just 12% in 1994. In part, the workforce is aging because the population is aging: although the most common ages today are twentysomethings, seniors are, by far, the fastest-growing age group. But in addition, the labor force participation rate is projected to grow most for older adults — in other words, tomorrow’s seniors will retire later than yesterday’s and today’s did.

2. **Older workers are most at risk of their jobs disappearing.** Thirteen percent of workers 55 or older are in occupations that the BLS projects will shrink over the next decade, compared with 9% of workers under 35. And, for older workers who lose their jobs, transitioning to a new career is harder. It makes less sense to invest in new skills later in life, and older workers face discrimination when applying for jobs. Even though other measures of well-being, like poverty and unemployment, are more favorable for older adults, older workers are most at risk from occupational shifts.

3. **Older adults are the real gig-economy workers.** Older workers are more likely to be in alternative work arrangements like consulting, freelancing, and on-call work than younger workers, and their participation in these alternative arrangements has increased over the past decade more than for younger workers. As of late 2015, 24% of employed 55-75-year-olds were in alternative work arrangements, compared with just 14% of prime-age (25-54-year-old) workers.

Yes, millennials, we know there are more of you in the workforce than Gen Xers or boomers, and your lead will only grow. But older adults will have the most profound impact in the coming years on both the supply of labor and the demand for workers, and they’ll be on the front line — for better or for worse — of some of the biggest changes transforming the labor market.

David McNair reported in the Daily Progress, the sole daily newspaper in Charlottesville, Virginia that one of the most persistent myths about older workers is that they are less productive than younger workers.

Indeed, Facebook founder Mark Zuckerberg famously contributed to this myth when, as a 22-year old, he told a Stanford University audience that “young people are just smarter,” then suggested that older workers lacked the skills to compete in the high-tech world. While Zuckerberg, who just turned an ancient 33, is likely rethinking that idea, the myth he perpetuated is unfortunately as old as the saying, “You can’t teach old dogs new tricks.”

However, a recent AARP study, and statistics from the U.S. Bureau of Labor Statistics, show that older workers are more active in knowledge-based jobs, and more entrepreneurial than younger workers. Believe it or not, the BLS reports that older workers are responsible for the largest number of entrepreneurial businesses, and that self-employment rates among older workers are higher than they are for younger workers. In fact, the self-employment rate among workers 65 and older is the highest of any age group. The BLS notes that this is because many older workers have saved more money, have more access to credit and gained more expertise than younger workers — things that are essential to starting a business.

But experience and longevity aren’t the only reasons why older workers are productive. Per Harvey Sterns, director of the Institute for Life-Span Development and Gerontology at the University of Akron, the great majority of academic studies show “virtually no relationship between age and job performance.” In fact, older workers might even have an edge. Between 2003 and 2006, economists at the Max Planck Institute for Social Law and Social Policy examined errors committed by workers on a Mercedes-Benz assembly line.

Over that four-year period, older workers committed fewer severe errors, while the severe error rate of younger workers went up. “The older workers seemed to know better how to avoid severe errors,” the study concluded.
There was a similar finding in major international research in 2010, the Cogito Study, when 100 people between ages 20 and 30 and another 100 people between 65 and 80 were given the same tests for cognitive abilities, perceptual speed, episodic memory and working memory over a 100-day period.

In the beginning, the researchers thought the younger workers would do better over time, but they were wrong. The 65- to 80-year-olds performed more consistently over time, and from day to day, than the younger workers.

It turns out our experience is also an advantage when it comes to brain function, as skills like organization, writing and problem solving become better. Indeed, the study found that the older group often designed more consistent and less erratic strategies to tackle the tasks over the long term. What’s more, the researcher found that the older workers were better at keeping themselves motivated during the course of the study.

As the Cogito Study showed, the skilled needed to compete in Zuckerberg’s world, the tech industry, are there in older workers. But the problem is they are not often given the opportunity, due to preconceived notions about younger people being better at tech jobs.

"It comes with experience," said Peter Cappelli, a professor at the Wharton School of Business, in an article for Recode last year. "Older employees soundly trash their younger colleagues. Every aspect of job performance gets better as we age. I thought the picture might be more mixed, but it isn’t. The juxtaposition between the superior performance of older workers and the discrimination against them in the workplace just really makes no sense."

Indeed, Barbara Liskov is one glaring example. The 76-year-old MIT professor won the Association for Computing Machinery’s A.M. Turing Award last year for her work in designing computer programming languages.

Of course, we can’t diss younger tech workers and entrepreneurs entirely. As Steven Kotler, a journalist and director of research for the Flow Genome Project, points out in an article for SingularityHub, “There is one talent that does decline over time — our willingness to take risks. For evolutionary reasons, risk-taking peaks between the ages of 17 to 27, then drops off precipitously.” Indeed, younger workers tend to thrive in the chaotic world of modern business, while their thoughtful and organized elders would like to slow things down and get them right.

While risks sometimes lead to disaster, they are also often key to creating new ways of thinking.

Score one for the younger crowd. But, as Kotler also points out, don’t count the old folks out — research out of Oxford University has discovered that older entrepreneurs are often just as willing to take risks as younger ones, and that the skill can be preserved and perfected with experience.

Turns out another old saying has stood the test of time: “There’s no substitute for experience.”

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**Job Hunting Tips For Seniors**

Senior Care Story blog—a blog devoted to the issues affecting seniors reported in the June 2017 issue, just like it has in every industry, the economic downturn has had some serious impact on the older workforce. For seniors who are in the labor market, or those who are looking to return, searching for a job can be a daunting, time consuming and overwhelming experience.

Whether you are hunting for part-time job to support your income or a full-time job to make ends meet, you are going to be needing some strategies and luckily for you, the tips offered below are such good strategies for seniors who are hunting for jobs. Without further ado, we are going to look at three of the most important strategies to utilize when hunting for a job as a senior;

**Your Expertise and Experience are Important**

When it comes to getting a job, seniors are in a unique position as you’ll have to compete with younger people in the field for the same job. However, you can use this position to your advantage. Unlike most youngsters who are job hunting, seniors are better equipped with experience. The wealth of knowledge that you have garnered over the years, as well as the skills and special talents you have developed will serve as an advantage to your job-hunting process.

As a matter of fact, there are lots of employers that appreciate experience over any other thing. Make sure you make your expertise and experience noteworthy in your cover letters and resume. This will serve as the number one reason why your employer needs to assign you that position you are seeking.

**Relax and Go with the Best Suitable Opportunity for You**

Simply because you are a senior doesn’t mean you should rush into any job offer you get. Just like every other job search, you need to carefully assess your interests and needs before you begin your job hunt. You need to know if you’d like to try something else, an entirely different field, or if you’d like to remain in the same line of work. Do you
want to work part-time or full time? What kind of financial goals have you set for yourself? What skills are you very sure and confident about? Which of your skills do you want to drop? These and many other factors are things you should assess before going on a job hunt. Once you are sure about your strength and weaknesses, you’ll be able to determine the best opportunity for you.

**Polish Your Resume**

You can log on to online job boards and look for the job that matches your interests and skills to be able to create a resume that will match the job you wish to fill in for. Make use of tools like Resume Builder to help you come up with the best resume. You also need to consider the fact that you might be needing some crash courses to brush up your experience. This will be no problem as there are now a lot of affordable courses online that are sure to match your job description.

**Technologies Impact on Aging**

Senior Care Story blog—a blog devoted to the issues affecting seniors reported in the June 2017 issue, technology has seen a lot of improvement over the years, and this means over the course of adult lifetimes. Most adults have witnessed everything: from the men landing on the moon to significant medical advances, and of course, the rise of a society that now depends on the internet.

Seniors are also aware of the ways in which technology is changing the face of aging. Below are three of the tech solutions that has made an impact on aging by keeping older adults safe, healthy, and socially connected while ensuring that caregiving tasks are less stressful for those that are taking care of them;

**Social Connection**

United Healthcare carried out a survey in 2012, staying socially connected or engaged is just as important to healthy aging the same way genetics and maintaining a healthy body is. While there’s no tech that can replace the one on one interaction that happens between people, internet based communication channels such as social media and emails, or video chat services such as Skype, allows seniors to continue enjoying their social interactions when visiting friends and family isn’t too frequent or just not possible. There are internet how-to classes that seniors can check in with, and most seniors have grandchildren that can set them up and let them know how to handle devices and services.

**Safety**

This is another great impact technology has on aging. Seniors who are living alone can now get help just by pushing a button. Studies have shown that most seniors stay in their own homes as they age. Technology has created a way to make them safer should they be staying alone in a house. Any older adult that is living alone should have a PERS (Personal Emergency Response System). PERS is a safety device that is worn by seniors; it allows them to call for help just by pushing a button. Family members as well as seniors can now have peace of mind with the knowledge that the PERS can get them help whenever they want it.

Another safety impact of technology on aging is GPS tracking devices. A senior with Alzheimer's disease, or any other dementia, most especially those that are bound to wander off when no one is looking, should be well monitored and taken care of. There are now GPS trackers that monitors the location of these category of seniors. These trackers can also send alerts to the caregivers enabling them to know where the seniors are and if they are in any kind of danger.

**Health Tracking**

Thanks to technology, there are now smartphone apps and cloud-based information tracking systems that can aid seniors and their caregivers by helping them keep vital information such as physician contacts, medical history, and medication schedules, and to also help them keep their health conditions organized and handy. There are also health tracking tools that allows professional caregivers to have a complete and precise set of information about a senior, thereby helping them make the best treatment decisions.

**Social Security and Divorce: What You Need to Know**

The Women's Institute for a Secured Retirement (WISER) reported that although more and more women are in the workforce, many can still can receive a larger Social Security benefit based on their ex-spouse’s work record than they would on their own. The Social Security Administration will calculate each benefit for you, but take note: you do not receive both benefits but rather you receive whichever is the higher amount.
A divorced woman can receive Social Security benefits without filing any special papers at the time of divorce, and it doesn’t matter if her ex-spouse has remarried.

A divorced woman must meet certain criteria to collect benefits based on her ex-spouse’s work record:

- You must have been married for 10 years or longer. You must not be currently married.
  - If you remarry, you generally cannot collect benefits on your former spouse’s record unless your later marriage ends (whether by death, divorce or annulment).
  - If you re-married and your second spouse is deceased, you qualify to claim benefits from either your first spouse if that marriage lasted at least 10 years, or your second spouse as long as you were married at least 9 months before he died.
- You must be age 62 or older.
  - If your ex is deceased, you can collect at age 60 as a surviving divorced spouse.
  - If your ex is deceased and you are disabled, you can collect at age 50.

Do I have to wait for my ex-spouse to start collecting benefits? Generally, no. If your ex-spouse has not applied for benefits, but can qualify for benefits and is age 62 or older, you can start receiving benefits if you have been divorced for two or more years.

How much of his benefit will I receive? You are eligible to receive one-half (50%) of your ex-spouse’s retirement benefit. If he should die before you, you can receive his full retirement benefit. The benefit does not include any delayed retirement credits your ex-spouse may receive. You can only receive a benefit amount based on the value of his benefit at his full retirement age. If you claim this benefit before your own full retirement age, the benefit amount will also be reduced.

If my ex-spouse remarried and his new spouse is collecting benefits based on his record, will that reduce my benefits? No. It also will not reduce or in any way affect the second spouse’s benefit or your ex’s benefit.

Will my ex-spouse be notified in any way that I am receiving benefits based on his work record? No, the Social Security Administration will not notify your ex-spouse that you are receiving the benefit.

How do I apply for benefits on my ex-spouse’s record? To apply for benefits on your ex-spouse’s record, you will need to know his Social Security number. If you don’t know it, you can provide his date and place of birth and his parents’ names.

Can he collect benefits based on my work record? Yes. All of this information applies to ex-husbands who collect on their ex-wives’ records as well.

Can I collect benefits for our children if my ex-spouse dies? Yes, if you are raising his child or children, they can receive benefits based on your ex-spouse’s work record while they are under 18, or under 19 and still in high school full-time. Older children can receive benefits if they are disabled. While you are raising the children, you may also be entitled to receive a benefit for the children while they are under age 16.

Can I collect first based on my ex-spouse’s record and then on my own later? Recent changes to Social Security impacted the rules regarding spousal benefits. Anyone who turned 62 on January 2, 2016 or later who applies for their benefit at full retirement age can no longer restrict their application to spousal (or ex-spousal) benefits only. When someone applies for a benefit at any age now, the Social Security Administration will automatically give the beneficiary the highest benefit for which they are eligible. This may be the spousal benefit or it may be the benefit based on an individual’s own work record. You can still choose to delay claiming your own benefit to earn delayed credits, but you cannot receive a spousal benefit in the meantime.

Can I work and receive Social Security benefits? You can get Social Security retirement or survivor benefits and work at the same time. However, if you are younger than full retirement age and make more than the Social Security yearly earnings limit, Social Security will reduce your benefit. For example, if you are under full retirement age for the entire year, Social Security will deduct $1 from your benefit payments for every $2 you earn above the annual limit (For
2017, annual limit is $16,920) Starting with the month you reach full retirement age, Social Security will not reduce your benefits no matter how much you earn.

**Important Note:** Social Security benefits are not sent automatically. You must apply for your benefit. The easiest way to apply is online at ssa.gov. You can also call the Social Security Administration at 1-800-772-1213. (TTY 1-800-325-0778) or make an appointment at your local Social Security office.

**NCBA North Carolina, SCSEP Celebrates Older Americans Month**

In May 2017, the Administration for Community Living (ACL) led the nation’s celebration of Older Americans Month. This year’s theme “Age Out Loud” gave aging a new voice—one that reflects what today’s older adults have to say.

To recognize older Americans in Durham, NC (“The Bull City), the NCBA Senior Community Service Employment Program (SCSEP) staff oriented approximately 40 individuals about the benefits of participating in SCSEP, shared resources, and learned about other programs and services for older adults in Durham, North Carolina.

Guest speakers included Wanda Payne, National Assistant to the SCSEP Director; Liz Lahti, Activities Director for the Senior Life Center; Jamie Brooks represented from the Durham, North Carolina Works Career Center; Tissany Brooks from the Vocational Rehabilitation Center; Shahisha Everett from Wisdom Care; and Shirell Thomas from the Community Outreach Crisis Response Center.
NCBA Mississippi, SCSEP Celebrates Older Americans Month

To recognize older Americans in Mississippi, the NCBA Senior Community Service Employment Program (SCSEP) staff held two activities. SCSEP Job Developer, Chester Johnson and his team held two separate events. The first event was held in Water Valley, MS and the other event was held in Mount Bayou, MS. The Older Americans Month event in Mount Bayou, MS was sponsored by Joe Woods, former NCBA-Mississippi-SCSEP Program Coordinator.

The Older American’s Month activity focused on educating the activity participants about chronic conditions that typically plague older adults—hypertension, diabetes, podiatric care, diabetic foot care, and vision. Guest speakers included Amy Pearson and Louise Shavers, NCBA-Mississippi SCSEP Job Developers as well as Chester Johnson, Mississippi SCSEP, Program Coordinator. In the absence of the Honorable Larry Hunt, Mayor of Water Valley, Arland Ace Eilert, Officer from the Water Valley Lions Club Hearing & Deaf Program spoke about the Lions Club’s vision care assistance program.

Presenters also included Dr. Craig Williams, North MS Foot Clinic, spoke in detail about podiatric care and how diabetes effects the feet. He also disseminated a survey entitled "Falls Risk Assessment". After the survey was completed, Dr. Williams advised individuals who scored more than 4 points two see their doctor as soon as possible. Likewise, Vivian McGee, BSN from Mt. Moriah MB Church Health Ministry gave an in-depth presentation about how to interpret cholesterol levels, blood pressure, blood sugar, and body mass index. She also disseminated a pamphlet from the Mississippi State Department of Health entitled “Know Your Number”.