Congressional Committees Preserve Aging Services Funding for 2019

Congressional appropriators have moved their FY19 bills quickly though the committee process, with only the House version of the Labor-HHS-Education (Labor-HHS) bill still waiting for full committee approval.

There is generally good news for aging services programs in both bills. They each reject cuts and eliminations proposed by the Administration and largely maintain funding at current levels, keeping the increases that were secured for many programs in last year’s fiscal year. A few small increases also have been proposed.

Here are some highlights:

**Level-Funded Programs**

- **Falls Prevention:** $5 million for the Administration for Community Living (ACL) and $2.1 billion for the Centers for Disease Control (CDC) in each bill
- Chronic Disease Self-Management Education (CDSME): $8 million in each bill
- Medicare State Health Insurance Assistance Program (SHIP): $49.1 million in each bill
- Senior Community Service Employment Program (SCSEP): $400 million in each bill
- Social Services Block Grant (SSBG): $1.7 billion in each bill
- Senior Corps: $202.1 million in each bill
- Commodity Supplemental Food Program (CSFP): $238.1 million in the Senate bill, but $222.9 million (a $15.2 million cut) in the House bill
- Community Development Block Grant (CDBG): $3.3 billion in each bill

Programs Increased

- National Family Caregiver Support Program (NFCSP): $300,000 million increase in the Senate bill to begin implementation of the RAISE Act
- Older Americans Act (OAA) Grants for Native Americans: $3 million increase in House bill
- OAA Native American Caregivers Support: $1 million increase in House bill
- Low-Income Home Energy Assistance Program (LIHEAP): $50 million increase in Senate bill (Administration called for elimination)
- Community Services Block Grant (CSBG): $10 million increase in Senate bill and $35 million increase in House bill (Administration called for elimination)

Next Steps

Appropriators and Congressional leadership want to continue to move the FY19 bills at this swift pace, but there are already signs that the process is slowing down. The House Appropriations Committee has postponed its markup of the Labor-HHS bill twice. The three easiest bills to pass have been approved by both the House and Senate, but only one of the nine annual bills have been adopted, only by the House.

There are only 23 days when both chambers are in session between now and the start of the federal fiscal year on October 1. Most budget experts believe that a Continuing Resolution extending current funding levels will be passed in late September and that the earliest many FY19 bills will pass Congress, particularly the typically challenging Labor-HHS bill, will be during a lame duck session in November or December.

In the intervening months, it will be important to continue educating members of Congress about these programs that older adults and their caregivers rely upon, and to thank them for their continued investment.

Gaps Matter: Environment, Health, and Social Equity

In recent years, public health advocates and researchers have promoted the idea that inequality is not just morally distasteful, but also potentially damaging to overall health and well-being.

Among the most compelling advocates of this position have been Richard Wilkinson and Kate Pickett, who laid out the scientific evidence and policy implications in their book, The Spirit Level: Why Greater Equality Makes Societies Stronger. The authors argue that it is not only economic shortfalls such as poverty that impact health, but also the degree of inequality in the distribution of income and wealth that affects health, particularly in wealthier societies (Wilkinson and Pickett, 2011).

A parallel argument has evolved in economics, a field long associated with the notion of an efficiency-equity trade-off rather than an efficiency-equity complementarity. Economists at the International Monetary Fund have found that initial disparity in the distribution of income and assets is the factor most significantly associated with the inability to sustain growth over time (Berg, Ostry, and Zettelmeyer, 2012). Economists looking at metropolitan regions in the United States have offered similar findings of the relationship between inequality and economic performance, suggesting that tackling unequal opportunity for some could have broad benefits for all (Benner and Pastor, 2015).

An emerging frontier in this new work involves examining the relationship between social inequality and environmental degradation. Specifically, social inequality in exposures to environmental hazards can erode overall environmental conditions for everyone. For example, when low-income communities and communities of color are disproportionately exposed to harmful pollution (in air and water, for example), pollution can be viewed by those not in that community as someone else’s problem. This then can result in a decline in the public and political will to implement environmental policies that reduce overall pollution exposure levels and protect community health (Boyce et al., 1999).

While still nascent, this new research suggests that environmental inequality can reduce environmental quality.
Environmental inequality refers to the tendency for environmental disamenities to be disproportionately located in low-income communities of color. This long-standing concern gained national traction because of 1982 protests the placement of a hazardous waste landfill in Warren County, North Carolina, one of the poorest counties with the greatest proportion of African American residents in the state (McGurty, 2000). The protests prompted the first nationwide study of environmental disparities in the location of treatment storage and disposal facilities, which in turn led to a new wave of research by government agencies and academic scholars (United Church of Christ Commission for Racial Justice 1987; U.S. General Accounting Office, 1983).

By 1994, President Bill Clinton signed an executive order mandating that federal government agencies (including the U.S. Environmental Protection Agency [EPA], the National Institutes of Health, and the departments of Interior and Energy) consider the potential disparate environmental burdens of their programs and enforcement activities on low-income communities and people of color (Bullard, 1996).

Despite methodological challenges raised in response to some of the earliest research demonstrating disparities (Anderton et al., 1994; Mohai and Saha, 2006), the weight of the evidence and improvements in statistical and spatial techniques indicate patterns of environmental inequities by race, income, and other socioeconomic factors (including measures of civic participation). The patterns of race- and class-based disparities in exposures to environmental hazards are something we might expect given the nature of localized sources of pollution and the persistence of residential segregation by race and income.

However, it is important to note that the pattern of environmental disparity seems more pronounced by race than by income, a trend that suggests that inequalities are not merely a function of market forces or of wealth, but also are due to structural racism and its interaction with power over processes of permitting decisions and the siting of toxic facilities (Hamilton, 1995; Pulido, 2000; Ringquist, 2005).

These deeply embedded environmental inequalities have adverse impacts on health, and much of the research has validated the concerns of community organizers worried about local environmental health issues (Morello-Frosch and Jesdale, 2006; Pastor, Sadd, and Morello-Frosch, 2004). Vibrant campaigns have sought to pressure decision makers to address the health effects on residents of large industrial facilities—such as refineries, chemical plants, and traffic and truck-related air pollution—and the risks associated with living near landfills and hazardous waste processors (Cole and Foster, 2001; Matsuoka et al., 2011).

Advocates also have broadened their demands to include not just relief from environmental “bads” but also equal access to environmental “goods,” such as green space, fresh food, and better, affordable public transit (Pastor, Auer, and Wander, 2012).

This mobilization for environmental justice, however, be a special-interest demand, one focused on addressing disparities rather than on improving overall environmental quality. Environmental justice concerns about California’s cap-and-trade system to reduce greenhouse gas emissions were dismissed as a sideshow from the main task of addressing climate change (London et al., 2013). Yet, climate change policies to reduce greenhouse gas (GHG) emissions can yield significant public health benefits by also reducing emissions of hazardous co-pollutants, such as air toxics and particulate matter. Socioeconomically disadvantaged communities are typically disproportionately exposed to these air pollutants, and therefore climate policy could also potentially reduce these environmental inequities.

For that reason, some economists and environmental justice advocates argue that efficient climate regulation requires deeper GHG reductions in areas where the health benefits of reducing co-pollutants are likely to be greatest, and that this objective cannot be accomplished with the geographically unrestricted trading characteristic of cap-and-trade, in which all GHG reductions are treated equally, regardless of location. In this case, revising specific policies to alleviate environmental burdens on disproportionately affected groups can address climate change goals and enhance short-term public health benefits. So, while the equity case is strong, social movement and policy advocacy frames to address injustice can also be embedded in a broader set of concerns.
Does Inequality Make a Difference?

So, what is the relationship between environmental inequality and environmental quality? Just as the need to articulate this has become more pressing in the environmental justice advocacy space, a new wave of research is offering an interesting analog to earlier research on the relationship between inequality and economic growth or public health. In one article, "Is Environmental Justice Good for White Folks?" economist Michael Ash and colleagues look at the modeled distribution of risks from facilities required to report annual pollutant emissions to the EPA (Ash et al., 2012). Looking at metropolitan areas, they found that those regions where average exposures are distributed more unequally by race or ethnicity also have higher average exposures associated with ambient emissions for all population subgroups, including for whites.

Other research has found similar links between social inequality and environmental quality measures that can affect health and well-being, particularly in U.S. metropolitan areas. These studies include positive associations between racial residential segregation and higher exposures to cancer-causing ambient air toxics (Morello-Frosch and Jesdale, 2006) and noise exposure (Casey et al., 2017a); and the relationship between neighborhood poverty concentration and lack of green space (Casey et al., 2017b).

While the reasons are not entirely clear, this work generally echoes our political will argument above: more unequal metropolitan regions may experience a diminished collective public will to regulate and reduce pollution emissions overall, or to invest in improving green infrastructure, like urban forestry, parks, and other green spaces.

One intriguing experiment tried to directly explore the role of social cohesion in public will to address common environmental challenges. Participants were asked to play a game in which they started off with different sums of money and were asked to contribute to a public fund to prevent climate change. As it turns out, inequalities in the initial endowments of money did not impede collective action on climate change if it was thought that everyone would be affected by climate change. However, when told that the risks of harm from climate disaster were greater for low-income participants, wealthier participants in the game became less willing to part with their cash and more willing to let the planet warm (Burton-Chellew, May, and West, 2013).

Evidence and Public Will

While a recent review suggests that environmental inequality does have some impact on environmental quality—the research is just emerging and there are clear caveats to overgeneralization (Cushing et al., 2015). For example, the negative impact of social and environmental disparities on environmental conditions is more consistent in "within-
country" studies than in research comparing across countries, perhaps because it is too hard to control for differing political (and data collection) systems. In addition, the direction of causality—perhaps the higher overall pollution levels drive the disparities rather than the other way around—is not entirely settled by much of this ecological and cross-sectional empirical work.

Still, continuing to explore the relationship between environmental inequality and overall environmental conditions could enhance our understanding about the causal relationship between social inequality and environmental health. While more research is necessary, the mounting evidence that inequality has a dragging effect on public health, the economy, and the environment suggests that policy advocates and others have ample reason to be bold about emphasizing equity concerns.

There is another reason to push concerns about environmental justice: while the general stereotype is that whites who tend to be more well off may be more concerned about the environment than other groups, polling in California suggests that African Americans, Latinos, and Asians are more positively inclined to see climate change as a serious issue and want authorities to address it (Baldassare et al., 2015). For those wanting stronger action on the environment, it is important to be clear about which constituencies will be willing to fight hardest for change.

Research and policy advocacy could benefit from a dimension of central concern to the readers of this journal: age. Older adults are markedly different than the young, not just in age, but also demographically, which can affect public will around policy change. The “racial generation gap”—the difference between the percentage of older adults who are non-Hispanic white versus the percentage of young people who are non-Hispanic white—has been shown to have an impact on collective investments in public education: the bigger the gap (controlling for all other factors that explain levels of local spending on education), the lower the per-student investment (Pastor, Scoggins, and Treuhaft, 2017).

According to projections, the racial generation gap is now at a peak in the United States, perhaps explaining some of our polarized national politics, including around the acceptance (and lack thereof) about the reality of climate change. Interestingly, one state where the racial generation gap long ago peaked (in the 1990s) and has since been shrinking—California—is also leading the nation on addressing sustainability and environmental justice. However, with the evidence of global warming being increasingly obvious, our nation cannot wait for demographic change to steer it toward—a common understanding of environmental challenges. A bigger and broader movement must be built—one that can
forge ties across groups, generations, and geographies; to do this, America needs to wed the concerns of climate change and climate justice. Solid research on the linkage has a role to play.

**Forging Ties Through Solid Research**

Making Change Happen

As researchers, we have been documenting environmental disparities since the early 1990s—one of us as an intrepid and focused graduate student and the other as, frankly, a less directly interested and somewhat scattered professor. For the latter, the path to studying environmental justice was not particularly intentional; a few undergraduate assistants wanted to work on the topic and produced a solid paper that, with some guidance, landed in one of the best journals in the field (Boer et al., 1997). Immediately tagged as an expert, the professor soon attracted the attention of the grad student—turned post-doc, and a partnership was born.

Together with our long-time colleague, James Sadd, we also attracted the attention of a variety of community organizers who wanted to move the policy needle on environmental disparities and found our research helpful. What we learned working with them and with decision makers was the way in which the environmental movement had managed to advance claims of universal rights that had eluded other arenas of social justice.

When decision makers and the public heard that children of color were subjected to worse air, there was an immediate desire to do something to correct the tragedy, mostly because they saw the environment as part of the “commons” to be enjoyed by everyone in equal measure. On the other hand, when they heard that those exact same children were exposed to worse schools, over-policing, and over-criminalization, concerns were more muted.

Part of the reason we have worked on environmental justice is that we care about the environment and the communities that find themselves overexposed and socially vulnerable. But another factor has been the hope that this work would provide a path to help others to understand the ways in which structural racism and other forms of inequality affect and limit human possibilities at every step in the life trajectory.

In short, advancing environmental sustainability is critical to the future of the planet, but the arc of progress must also bend toward justice and equity to build collective will for the social and environmental change that is necessary to get us there.

It is our hope that the emerging body of work across the fields of economics, sociology, and environmental health will contribute to an understanding of how “toxic inequality” hurts our economy, our environment, and our well-being (Shapiro, 2017). No society this unequal can function at peak performance. Indeed, the evidence points to the fact that ultimately, we are in this together and must work collaboratively toward a more prosperous, sustainable, and equitable planet.

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**Older Black Workers Face Higher Risk of Layoff**

After 11 years of economic expansion, the difference in unemployment rates between black and white older workers is at a historic low—just 1.1 percentage points apart. Black workers usually suffer from much higher rates of unemployment than whites, so the small gap between the two racial groups is good news (the gap between black and white men is usually larger than the gap between black and white women—for this period the men’s gap was 1.5 percentage points, while the women’s gap was just .7 of a percentage point). But the good news about a small racial unemployment rate gap likely is temporary, and history shows the racial gap in joblessness will grow in the next recession.

We base our predictions on historical patterns: black workers have faced higher risks of layoffs in previous downturns than did whites. These patterns mean that in the past, racial gaps in unemployment rates have been widest at the depth of a recession and narrowest right before the economy goes into recession. And, because the United States this past spring experienced the smallest racial gaps in jobless rates in decades, a recession may soon be coming. Of course, predicting the precise time of the next recession is not possible. But the
current 11-year economic expansion is one of the longest in U.S. history. If business cycles are “cyclical,” then history suggests we are due.

**Why the Racial Gap?**

Why do employers—as labor economists have noted—retain black workers when labor markets are tight, only to lay them off when downturns hit? One explanation relies on the concept of “upgrading”: that employers reach “down” into pools of workers they wouldn’t normally hire (those with low skills and experience) when labor markets are tight, and the queue of job applicants is short, only to lay off the less-skilled/less-experienced workers when times get tough.

But lower skills and experience falters as an explanation of the racial gap in joblessness when confronted with empirical data. Field experiments have shown that resumes with “whitesounding” names elicited more callbacks than those with “blacksounding names” and similar credentials. Audit studies, where matched pairs of black interviewees and white interviewees (again with similar education and job experience) were sent to apply for the same positions, have shown that black applicants received fewer callbacks than white applicants with criminal records. Clearly, upgrading is an inadequate explanation for the racial joblessness gap growing in recessions and shrinking during booms.

Another way to explain why employers are more willing to hire blacks and members of other subaltern groups when labor markets are tight is that employers treat subaltern groups as “surplus.” A surplus population, as defined by economist William (Sandy) Darity, is that portion of the population that is considered “excess,” or “non-productive.” Members of populations considered surplus (often the non-white, older adults, and-or the disabled) have less social and economic status and bargaining power, but still need to work.

Surplus populations are accessed when needed and disposed of when not needed. The result of blacks being treated as a surplus population is that the gap between white unemployment rates and black unemployment rates is the lowest before a recession, and black workers are disproportionately the first fired during a downturn.

**How the Gap Fares Over the Business Cycle**

Let’s look closely at the racial unemployment rate gap over time. In 2003, the aftermath of the recession caused by the dot-com bubble bursting, the black unemployment rate for older workers was 6.8 percent, 2.9 percentage points greater than the older white unemployment rate of 3.9 percent. By the time that expansion peaked in December 2007, just as the Great Recession began, unemployment rates dropped to 4.2 percent for black older workers and 3.3 percent for white older workers, narrowing the racial jobs gap to 0.9 of a percentage point.

When unemployment increased again in 2011, black older workers’ unemployment rate grew to 10.1 percent, 3.6 percentage points higher than white older workers’ rate of 6.5 percent—the largest gap in the past 15 years. As of February 2018, almost 11 years since the last round of low unemployment, the racial jobs gap has narrowed to 1.1 percentage points.

Though education helps protect both black and white workers from job instability—rates are almost twice as high for people with only high school diplomas compared to those with some college education—racial discrimination in employment means the gaps are not caused only by whites having more education than blacks.

In November 2015, blacks with a college degree and whites with only a high school diploma only had the same unemployment rate (over 4 percent) according to the Economic Policy Institute.

Economist Michele Holder found that in the aftermath of the Great Recession, black men were further and disparately marginalized in the workforce. She shows that black men became less represented in high- and mid-wage occupations and were pushed out of the labor market because of the recession.

Black men are the worst-off in terms of unemployment throughout the business cycle, and the unemployment gap between black men and white men tends to exceed the gap between black women and white women. In the next recession, black men may be hit hardest by unemployment at all levels.
Racial Jobless Rates and Retirement Security

Employment discrimination and economic downturns make it harder for older people to save for retirement. One solution to both employment discrimination and unemployment is a federal job guarantee. Senators Bernie Sanders and Cory Booker are both supporting versions of a job guarantee. In most iterations of the plan, jobs would be provided through a permanently established government agency, and workers would be guaranteed non-poverty wages, plus offered benefits such as health insurance.

A job guarantee would benefit those seeking work at all ages; but blacks, Hispanics and members of other subaltern groups, who have greater difficulty finding work when labor markets are soft, would benefit disproportionately. A job guarantee would also benefit older workers who are laid off and may need a few more years to bridge the gap between work and retirement.

Strengthening Social Security, lowering the age for Medicare and creating Guaranteed Retirement Accounts—proposed universal individual accounts funded by employer and employee contributions, and a refundable tax credit throughout a worker’s career—would help low-income older workers move into an adequate retirement during a downturn. Because older black and Hispanic workers are more likely to be low earners, have inadequate retirement savings and are less likely to be covered by a retirement plan, these policies would particularly benefit these groups.

Each of these policies would serve as an important precaution to mitigate the historically likely effects of the next recession upon the racial gap in joblessness.


Vaccinations for Senior Citizens: Key to Maintaining Good Health

It may be cliché to talk about aches and pain in seniors, but it’s a simple fact that as we age, our bodies are more vulnerable to injury and illness. What starts off as a cough and a runny nose can take a life when it turns into pneumonia. Frighteningly, 18,000 adults ages 65 and older die each year as result of pneumococcal disease.

At the age of 58, “I was diagnosed with pneumonia three times in the same year—each time suffering from high fever, cold, heavy chest and extreme fatigue. Now four years later, I have not had any symptoms of pneumonia, and for that, I am thankful. A simple shot was all it took to get my active life back.

Oddly, even though history, studies, science and stories like mine show that vaccinations work and are essential for the health of our community, the Advisory Committee on Immunization Practices is considering a dangerous decision to repeal the recommendation of the pneumococcal vaccinations for adults 65 years or older in 2019. I would hate to see this happen and hope doctors in our state continue to encourage seniors to get this important protection.

Senior citizens are a vital component of the St. Louis community—through volunteer efforts, financial contributions, political activism and more. Of course, this can only be the case when they are healthy. I will be an advocate for prevention when it comes to good health. St. Louis’ seniors deserve the best shot at active, fulfilling, and healthy lives.”

Authored By: Michael Howard, St. Louis for St. Dispatch, August 11, 2018

First Responders and Dementia

Imagine this: You knock on the door of your dad’s bedroom to see if he’s okay. Suddenly – BANG! – then a sharp pain, and you realize you’ve been shot.

Your dad has dementia. He thought you - his daughter - were an intruder. He grabbed a gun thinking that he needed to protect himself.

What do you do? Do you call 911? Will the police understand he has dementia and he didn’t know what he was doing? Will he be arrested?
wish I could say this was a fictitious, worst-case scenario. But this was a very real situation our team at Alzheimer’s San Diego handled recently. Thankfully, the daughter didn’t have any lasting injuries, and when her father was arrested (per California Penal Code 246.3 “negligent discharge of a firearm”), we were able to help advocate for his release. But it could have been much worse for everyone involved.

Many don’t realize how often law enforcement encounters people with dementia in the community. On a regular basis, they respond to everything from domestic disturbances (which may be a person with dementia who has become agitated toward an overwhelmed caregiver) to missing person cases (which may be someone who has wandered and become lost).

These are tough calls - and while our first responders have the heart and compassion, they don’t have the time, training or resources these families need...that’s where we come in. Over the years, we have developed collaborative relationships and wonderful partnerships with local enforcement agencies - working together to support our community.

Developing relationships with law enforcement takes time, patience and mutual respect. In my First Responder Training and Programs to Support People with Dementia webinar on August 7, 2018, I’ll share what we have learned from our partners in uniform and the best practices that helped build the collaboration between Alzheimer’s San Diego and our local law enforcement agencies.

Authored By: Jessica Empeño, MSW a social worker and VP of Programs and Family Services at Alzheimer’s San Diego, where she is responsible for the development, leadership and delivery of innovative programs to support families impacted by Alzheimer’s disease and other forms of dementia, practical solutions as well as advice and emotional support.

“I have been to the worst place in the world, where I don’t ever want to go again, and to the best place in the world,” Ricky declared, spreading his arms open about his new apartment. “When I first moved in, I cried for several days, now I can’t stop smiling. I wake up every day thinking, this is mine! I can make plans.”

Those are the words of Ricky Lopez, 57, a San Diego resident who lost his ability to work due to health problems and found himself living on the street for more than a year. Thanks to a project designed to offer homeless seniors a new start in life, Lopez now lives in a new building called Talmadge Gateway, where he is served by LeadingAge member St. Paul’s Senior Services, through its Program of All-inclusive Care for the Elderly (PACE).

According to HUD’s 2017 Annual Homeless Assessment Report to Congress (AHAR), the homeless population in the U.S. was about 550,000 “on a single night in January 2017,” which is considered a representative sample of the number of homeless at a given time. If defined by the number of people who experience homelessness “at some point” during a year, the number is larger, estimated to be 1.59 million, based on 2010 federal data. The latter dataset also estimated that about 2.8%, or 44,520, of those people were aged 62 and above. Those aged 50-64 were estimated to be 14.9% of the homeless, or almost 237,000. (The more recent AHARs, oddly, only offer an age breakdown with 3 categories: under 18, 18-24, and over 24.)

The National Healthcare for the Homeless Council projects that the number of “homeless elderly” (which they define as those aged 65 and over) will increase to 58,000 by 2020. It also notes that the median age of homeless adults in the U.S. rose to 50 years (from 35 years) between 1990 and 2010. Even for those only in their 50s, we must keep in mind that living on the street means premature aging in almost all cases. These homeless people may be younger than age 65, but they tend to show chronic illnesses more often seen among older people.
Pace and Partnerships Get Homeless Seniors Off the Streets

St. Paul’s Senior Services, San Diego, CA, which offers the full continuum of services for older adults, has long served a modest number of seniors who have low incomes and are at-risk for homelessness. In recent years, however, it has found a way to serve many more such clients—such as Ricky Lopez—by using its Program of All-inclusive Care for the Elderly (St. Paul’s PACE) to offer supportive services in housing owned and operated by other organizations.

“A senior has to have a safe place to live to be served by a PACE program,” says Carol Hubbard, St. Paul’s executive director of home and community-based services. “They must have a home, so we always had to exclude people that were homeless as part of the PACE, and that’s always bothered us, especially our CEO, Cheryl Wilson.” Hubbard says that almost 30% of the homeless people living on the street in San Diego are older adults.

In 2013, St. Paul’s was approached by the San Diego Housing Commission, which had a building called Parker Kier that the commission refurbished in downtown San Diego, and they wanted to see if we could serve 11 [formerly homeless] seniors in that building.” Hubbard says the building also has units for transitional adult youth, and for a mental health population.

“They gave us the 11 units on the 3rd floor which came with project-based vouchers and they asked if we could supply the necessary support services for qualifying seniors. That’s where it all started,” Hubbard says. St. Paul’s created relationships with all the key homeless organizations in the city, some of which were housing seniors temporarily. Those organizations agreed to keep some of them in place, giving them long-term transitional housing while St. Paul’s worked with the housing commission and developers to secure the permanent housing and enroll them in PACE.

“We’d provide PACE services there and at our centers, while simultaneously working to move them into permanent housing,” says Hubbard. “We also hosted fundraising campaigns to provide furnishings and supplies so [they] could move in completely prepared for their new lives. We even had towels and bedding and food in the refrigerators.” Later, St. Paul’s made a similar arrangement with Bridge Housing for the latter’s Celadon development that includes 63 units for seniors.

In 2017, St. Paul’s partnered with Wakeland Housing and Development Corporation, which has built thousands of affordable housing units around the state, to serve 59 residents in Wakeland’s new Talmadge Gateway building. It’s one of 8 projects in the San Diego Housing Commission’s “Housing First San Diego” action plan to create more than 400 permanent supportive housing units for the homeless.

Wakeland is attempting to build another building along the same lines in Grantville, a San Diego neighborhood. Hubbard says Wakeland is still working on its permissions and tax credits, so some details are up in the air. It would include 75 units for medically frail seniors who have experienced or are at risk of becoming homeless. The building would also house a St. Paul’s PACE center.

For St. Paul’s PACE, this is just the beginning; 98% of the previously homeless population continues to live in PACE permanent housing. As its reputation for successful homeless housing increases, it has been invited to participate in more partnerships.

Serving the homeless usually means coping with mental health or substance abuse problems. St. Paul’s has had to increase the mental health component of its work; it is contracting with mental health providers but intends to bring those services in house.

When it comes to substance abuse, says Hubbard, “That was initially a challenge for us, especially for people addicted to opioids. Our doctors talked to them with the message that ‘We’re going to address your pain’ so you won’t need them. I

Athelia Johnson, once living on the street, has found a home and stability in an affordable community, and is receiving services through St. Paul’s PACE. Photo courtesy of St. Paul’s Senior Services.
It takes a while, and you must build trust, but we've got people who were in walkers or wheelchairs and in constant pain who are now active, and volunteering with the church, and it's because we gave them that knee surgery they have needed for years or gave them that physical therapy they needed.

"The stories are so emotionally inspiring, and amazing to hear," says Hubbard. "A lot of people have a notion that homeless people don't want to get off the streets, but really, out of the 150 we have placed, there have only been 1 or 2 that left. It's a stereotype we just can't believe any more. They talk about how they are 'a new person,' and how PACE has saved their lives."

Another such person is Athelia Johnson, 63, who lived on the street despite health problems and now, in affordable housing served by the PACE, says, "I am just finding out who I am." She has even discovered a hidden talent for painting and has won an award for a painting in an art competition. "Using the PACE model is a win for everyone," Hubbard says. "We get to serve more seniors, the developers get a building filled with people, and PACE provides all the wraparound support services—including social work, activities and medical services. This successful program proves what we sincerely believe: There is no health without housing."

**A Mission to House the Homeless**

Hearth, Boston, MA, has adopted “the elimination of homelessness among the elderly” as its mission, and housing with supportive services is the tool that makes it work. “Our total of 186 [apartments] are for formerly homeless older adults or people deemed to be at-risk,” says Mark Hinderlie, president and CEO. “That’s our mission and focus, not generalized senior housing.” Hearth operates 8 buildings in the Boston area, 3 of them congregate housing, and Hinderlie says another 54-unit building is “in the pipeline,” pending the awarding of a low-income housing tax credits (LIHTC).

The permanent supportive housing the organization offers provides nursing, social work and personal care on-site, and a program manager who works with non-clinical participants. Hinderlie says that in this respect, “clinical” refers to people in publicly supported service programs like Group Adult Foster Care, a Medicaid program designed by the state.

In 2014, Hearth received a LeadingAge Innovations Fund grant that it dedicated to implementing the Screening, Brief Intervention and Referral Treatment (SBIRT) program, which is widely used to assess the severity of substance use and suggest appropriate treatment. Though the funding was time-limited—meaning the program is no longer actively supported—Hinderlie says Hearth does a version of the screening in-house, the first step in individualizing plans for each resident.

Mental health is another persistent issue with the homeless population, and Hearth has a contract with the state to provide mental health services to as many as 45 residents. Hinderliesays the state has overhauled its system to require a much higher level of clinical attention but reduced the funding. "Many providers have stopped participating in the program because they’ll lose money," Hinderlie says.

Some Hearth residents are part of the Massachusetts Group Adult Foster Care (GAFC) program, which covers personal care services and medication management/administration, but does not cover living costs. Assisted living residents—Hearth has one assisted living building—can get coverage for services under GAFC.

“The program hasn’t gotten a rate increase since 2002 when it began,” says Hinderlie. "If people are eligible and have 2 or more activities of daily living (ADLs) they need help with they can get it. A lot of people who need such help don’t like getting people in their apartment. About half of our residents fit in that category. "We’ve pieced together Group Adult Foster Care [for assisted living]; we won’t take people who don’t have it," Hinderlie says. They don’t have stovetops, only microwaves, so we have to provide meals, and we get some money from the city, $1.72 per meal, so we're supplementing that with philanthropy."

Serving that group requires personal care homemakers, 24-hour coverage, and some clinical presence on weekends. "We also have RNs, LICSWs, and some LCSWs, and certified home health aides," Hinderlie adds. Hearth’s largest supportive housing buildings offer nurses, social workers and personal care workers on site. Hearth has become involved with HUD's Emergency Shelter Grants (ESG) program, with funds that it uses, for instance, to help someone close to becoming homeless stay in an apartment.

"We’re allowed to use that [money] for shallow subsidies," says Hinderlie. "Maybe $1,500 to $2,000 can persuade a landlord not to make someone homeless." A representative payee can be assigned to the client to help manage money. "There are so many people at risk of losing their homes," Hinderlie adds. "$80,000 a year, plus our philanthropy of $60,000 per year will keep 50 people housed. We got started in that because we realized we can’t build our way to house 2,500 homeless Boston seniors."

**Getting the “Small Stuff” Right**

Catholic Charities of the Archdiocese of Chicago manages 22 subsidized senior housing properties totaling 1,660 units. Its tenant selection plan requires that every tenth vacancy must house a homeless person, age 62 or older, according to Vida
Wojewski, asset manager for housing services. At a couple of properties, she says, the rule applies to people 18 years and older, but those candidates must be disabled. Catholic Charities also has communities geared to homeless veterans—its St. Leo Campus residence is expressly designed for veterans, and its Bishop Goedert Residence gives priority to veterans.

Cynthia Grinage, senior asset manager, notes that many homeless residents "come with mental health challenges. They move in, and we offer a bed but they still sleep on the floor. They can also have challenges in trying to live in a structured environment. We make sure they come with social services to help them make the transition easier." Every building serving formerly homeless people has a service coordinator, and social service agencies provide wraparound services, including medical. "We provide services with respect to transportation to a clinic or help them get medication or help them apply for a Medicaid card," says Wojewski.

Despite substance abuse or mental health problems, “a very high percentage, but not 100%” of residents stay in place once housed, according to Grinage. "Some leave because they can’t handle the structure, some are not willing to pay the rent, and some are not accustomed to the environment. Sometimes we must terminate someone’s tenancy because of nonpayment of rent. But we work with them to make sure they do it."

Formerly homeless residents are socialized to their new community in many ways. Grinage says some of the other residents do look at these residents differently. Wojewski notes that some are “people persons” while others are happy keeping to themselves. Grinage and Wojewski tell success stories, like that of a woman who had long worked the carnival circuit in the South but found herself living in a car. Catholic Charities staff gave her an apartment and found her furniture and learned that she’s a veteran.

“She has adjusted tremendously and is on the VA campus,” says Wojewski. "She has been hooked up with variety of programs; she is our greatest success story and is thriving." It’s the small stuff that makes people happy,” says Grinage. We’re not in it for the income, but for the outcome."

Authored By: Gene Mitchell for LeadingAge magazine.

Senior Citizens Can Go to College for Free or Cheap in All 50 States

We’re living longer than ever before, and doing so in better health. So what can you do when you retire and want to keep your mind sharp or need to gain additional skills to stay competitive at work?

For many, the answer is to go back to school. But tuition can be prohibitively expensive.

In fact, every state has at least one option for seniors to attend college. While some institutions only allow senior students to audit classes, many offer the chance to earn credits toward a degree at a reduced — or completely waived — tuition rate.

To learn more about the “cheap or free” colleges in your state, visit https://www.thepennyhoarder.com/life/college/free-college-courses-for-senior-citizens/