

ISSUE BRIEF: Employment & Economic Security

DOMAIN OVERVIEW:

The **Employment & Economic Security** domain focuses on the programs and policies that contribute to wealth building and employment, job training, support and placement, as well as financial education and money management.

SUMMARY:

Economic Security is used broadly to refer to income, benefits, and a range of other resources¹ that allow people to cover their basic needs and meet a general standard of living. Because many of these other resources are covered in separate domains, the current domain will focus on **employment**. This includes opportunities for paid labor, as well as policies and programs that address the diverse range of needs for people with disabilities, seniors, and caregivers. In recognition that employment needs for these populations are particularly diverse, this domain will cover a variety of support strategies, such as career-building support (e.g., training, internships), part-time employment opportunities, and financial management. Overall, while there are a variety of programs and organizations focused on this domain, populations are served in silos with minimal collaboration and little data to assess whom isn't getting served by existing programs. Additionally, both seniors and people with disabilities face significant discrimination throughout the employment process that serve as significant barriers.

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The Age and Disability Friendly Task Force is charged with identifying achievable and tangible policy and program goals that will increase the accessibility and inclusivity of San Francisco. Members are expected to review the issue brief and draft recommendations. Please come to the meeting prepared to suggest edits, feedback, and recommendations on the topic of **Employment & Economic Security**. Ideal recommendations are those that address key populations for this effort: people with disabilities, seniors, caregivers, and people with cognitive impairment.

¹ **National Center on Aging definition of Economic Security includes:** poverty measures, income & employment, debt & savings, health & nutrition, & housing. **Grantmakers In Aging definition of Economic Security includes:** out of pocket medical expenses, utility bills, food, housing and transportation costs. **International of the Red Cross definition includes:** food, basic shelter, clothing, hygiene needs, ability to earn a living, health care and education costs.

I. AGE & DISABILITY FRIENDLY GOALS

Based on the World Health Organization’s recommendations, research, relevant reports, and focus groups, below are goals that we believe contribute to an age- and disability-friendly San Francisco, specifically with regards to **Employment & Economic Security**.

When reviewing the following goals, please consider:

- From your experience and expertise, how does San Francisco measure up in the category?
- What are the strengths within this area? Where do we have gaps within this area?
- Are these the right goals? What is missing?

GOALS	DESCRIPTION
<p>There are a range of employment policies & priorities to meet the needs of elders, people with disabilities, & caregivers.</p>	<p>Employment efforts should be individualized and reflect the range of training needs, job goals, and job placements that people with disabilities and seniors may have, including:</p> <ul style="list-style-type: none"> • Personalized job training, support, and placement; • Career building opportunities for people with disabilities and seniors, such as internships and entrepreneurial support; • Policies that allow for flexible hours and provide other critical support for caregivers, seniors, and people with disabilities; and • Employment and/or stipend opportunities to supplement income for individuals who want to work part-time. <p>Ensuring reasonable accommodations are made available, such as:</p> <ul style="list-style-type: none"> • Technical aids, necessary equipment, and placement support. <p>Assess current data collection practices and support increased collection to better assess the experience of applicants, for example:</p> <ul style="list-style-type: none"> • Employment programs collect and analyze data to support participation by older adults and persons with disabilities;
<p>Efforts are made to address ableism & ageism with regards to employment.</p>	<p>Employ a variety of approaches to address and invalidate negative stereotypes with regards to hiring seniors and people with disabilities, including:</p> <ul style="list-style-type: none"> • Expand education and training that addresses ableism, ageism, and reasonable accommodations.

GOALS	DESCRIPTION
<p>Policies & programs are in place to support financial management & wealth building for elders, people with disabilities, & caregivers.</p>	<p>Wealth building opportunities exist to provide economic security for seniors, adults with disabilities, and caregivers such as:</p> <ul style="list-style-type: none"> • Programs that offer training and support for debt, savings, and other financial matters; and • New retirement tools are available, particularly for persons of color and low-income workers, such as matched savings accounts, financial education, and payroll retirement savings opportunities.²

² SAGE USA Diverse Elders Report, 2012

II. DRAFT RECOMMENDATIONS.

Below are some possible recommendations to support the age- and disability-friendliness of San Francisco, specifically with regards to **Employment & Economic Security**. These recommendations were informed by numerous interviews, reports, and research. These are only meant as a starting point; the role of the task force is to develop the final recommendations, either based on these draft ideas or to address gaps not currently covered here.

GOALS	RECOMMENDATIONS
<p>Ensuring employment policies & priorities exist to meet the needs of elders, people with disabilities, & caregivers</p>	<p>Individualized and diverse employment efforts may include:</p> <ul style="list-style-type: none"> • Support and expand programs that capitalize on the skills and strengths of older adults³ and people with disabilities; • Identifying what, if any, gaps of populations served exist and develop recommendations that will address those gaps; and • Incentivize employers to provide flexible schedules, family leave policies, and job protection for employees who must take time off to care for a family member.⁴ <p>Recognizing the silo nature⁵ of employment and job training programs, identify areas for increased collaboration and partnership among organizations and departments, such as:</p> <ul style="list-style-type: none"> • Identify opportunities for employment programs serving a different populations to collaborate and partner if applicable; • Assess and identify opportunities to streamline the process; and • Leverage existing efforts when considering expanding programs or services. <p>Identify opportunities to assess current data collection practices and support increased collection, to better assess the experience of applicants, for example:</p> <ul style="list-style-type: none"> • Support the effort of the Access to City Employment (ACE) program⁶ (which places people with disabilities into entry level city positions) is developing a task for to improve data collection, specifically with regards to placements and growth opportunities.

³ SAGE USA Diverse Elders Report, 2012

⁴ Justice in Aging

⁵ Many employment programs are federally or state mandated and funded, with specific population requirements, which has a tendency to segregate services to a specific qualification, such as a mental health diagnosis or over 55years,

⁶ <http://sfdhr.org/access-to-city-employment>

GOALS	RECOMMENDATIONS
<p>Efforts to address ableism & ageism within the employment process.</p>	<p>Ableism and ageism are consistently highlighted as the greatest barrier to employment. Increased efforts must be made to address this discrimination through all stages of the employment process. Possible next steps may include:</p> <ul style="list-style-type: none"> • Increasing training, placement and job support for people with disabilities within public agencies; • Advocacy for a workforce that better represents the diversity of the San Francisco demographic, with regards to people with disabilities and older workers; • Ensuring that online recruitment efforts (hiring, testing, and interviewing processes) are accessible⁷; and • A campaign and call to action, similar to San Francisco’s “Youth Works” campaign, geared to increasing awareness, education, and employment opportunities for people with disabilities.
<p>Prioritizing efforts that support economic security for elders, people with disabilities, & caregivers.</p>	

⁷ <http://www.peatworks.org/talentworks/resources/survey-report>

III. SAN FRANCISCO ASSETS

Below are assets within the areas of **Employment & Economic Security**, which we believe supports the age- and disability-friendliness of San Francisco. This is not an exhaustive list and we welcome suggestions from task force members to be included in final report.

ASSETS	EXAMPLES
<p>A range of employment programs (training, support, & placement) exist for people with disabilities.</p>	<p>Federal and state funding supports local employment efforts for people with disabilities, including:</p> <ul style="list-style-type: none"> • California Department of Rehabilitation (DOR)⁸: a mandated employment and independent living resource for people with disabilities, DOR provides vocational services, including career assessment and counseling, job search and interview skills, education, assistive technology, and job coaches. DOR also supports independent living programs and funds a broad range of programs, including several San Francisco based programs and organizations providing this support. • California Employment Development Department (EDD)⁹: administers two federally-funded programs for people with disabilities, focused on employment strategies and job placement. • United States Department of Labor (DOL)¹⁰: also a mandated department, the DOL has a number of programs that focus specifically on supporting people with disabilities in the employment process, including job placement, leadership building, ensuring accommodation and accessible technology, and a focus on young adults with disabilities. • National Disability Institute¹¹: covers a range of employment related topics for people with disabilities, including tax preparation, asset development, benefits planning, and employment. <p>Local employment training and job support efforts exist, often with state and/or federal funding, including:</p> <ul style="list-style-type: none"> • Office of Economic & Workforce Development: offers support for many job seekers, including veterans and people with disabilities, through their Workforce Development Division. Resources include specific career training programs, job centers and other

⁸ <http://www.dor.ca.gov/>

⁹ http://www.edd.ca.gov/jobs_and_training/Services_for_People_with_Disabilities.htm

¹⁰ <https://www.dol.gov/odep/>

¹¹ <https://www.realeconomicimpact.org/>

ASSETS	EXAMPLES
	<p>services provided by community partners. OWED placed 81 adults with disabilities within employment positions in 2015-2016¹².</p> <ul style="list-style-type: none"> • SF Department of Public Health’s (DPH) Vocational Programs¹³: as a result of the Mental Health Act¹⁴, DPH supports and convenes community partners through the Mental Health Cooperative, whom provide vocational services for people with a mental health diagnosis, which includes securing and maintaining meaningful employment and paid internships. <ul style="list-style-type: none"> ○ Mental Health Cooperative Partners include: Positive Resource Center, Richmond Area Multi-Services, Inc., API Wellness, UCSF, and Baker Places. • Community based organizations: a number of organizations provide individualized, one on one support that includes job assessment, training, support, and placement and may receive a variety of funding (DOR, OEWD, city funding) to do so. Community partners include: Toolworks, the Arc, the Independent Living Resource Center, Lighthouse for the Blind, SF Public Library, Jewish Vocational Services, and others. • Access to Employment (ACE) program: is a partnership of the SF City and County Department of Human Resources and Department of Rehabilitation, which places individuals with severe disabilities into entry level City positions¹⁵.
<p>A range of employment programs (training, support, and placement) exist for older adults.</p>	<p>Local employment training, support, and/or placement efforts exist for seniors including:</p> <ul style="list-style-type: none"> • SF ReServe¹⁶: matches seniors and adults with disabilities with part-time paid public and nonprofit employment. A new program for San Francisco, ReServe is a successful national model that was first developed in New York City. • Senior Community Service Employment Program (SCSEP)¹⁷: offers workforce training for older adults (55+) in nonprofit, private, and public agencies. Both Self Help for the Elderly and Felton, Inc. offer SCSEP programs in San Francisco.
<p>Employment programs (training, support, and</p>	<p>The In Home Supportive Services (IHSS) provides caregivers with hourly wages and training opportunities to Medi-Cal clients living</p>

¹² <http://www.sfoewd.org/report/team/workforce/#disability>

¹³ <https://www.sfdph.org/dph/comupg/oservices/mentalHlth/MHSA/VocationalServices.asp>

¹⁴ http://www.dhcs.ca.gov/services/mh/Pages/MH_Prop63.aspx

¹⁵ <http://sfdhr.org/access-to-city-employment>

¹⁶ <http://www.sfcommunityliving.org/reserve.html>

¹⁷ <http://felton.org/social-services/seniors/senior-community-service-employment-program-scsep/>

ASSETS	EXAMPLES
<p>placement) for caregivers.</p>	<p>independently. In San Francisco, over 12,000 caregivers are paid as IHSS caregivers to support a relative. The following agencies offer home care training for independent providers, as well as job placement with IHSS consumers:</p> <ul style="list-style-type: none"> • SF IHSS Public Authority • Homebridge
<p>Policy efforts that address employment or economic security for people with disabilities & seniors.</p>	<p>There are several federal level mandates that have employment related requirements, including:</p> <ul style="list-style-type: none"> • Section 503 of the Rehabilitation Act¹⁸: addresses a number of important considerations for people with disabilities, including: <ul style="list-style-type: none"> ○ establishing a nationwide 7% employment rate of people with disabilities for contractors; ○ data collection regarding effectiveness of outreach and recruitment efforts. • Americans with Disabilities Act (ADA): covers many areas, including making it unlawful to discriminate in employment in public, private, and nonprofit agencies. <p>There exists State level efforts to adequately measure and represent true poverty for seniors and people with disabilities, including:</p> <ul style="list-style-type: none"> • California Assembly Bill no. 138, 2011: establishes that area agencies on aging to utilize the Elder Economic Security Standard Index (Elder Index) as a reference when making decisions about allocating resources. <ul style="list-style-type: none"> ○ Income based programs: Many DAAS programs for seniors and adults with disabilities (200 or 300%) of current Federal Poverty Level (FPL) • The Elder Economic Security Index (Elder Index)¹⁹: is a California based measure of economic security (or insecurity) of seniors, at the county level. The goal was to develop a more comprehensive perspective of poverty than the current measure²⁰, the Federal Poverty Level (FPL) and the Elder Index measure minimum income of basic expenses (housing, food, health care, and transportation).

¹⁸ <https://www.dol.gov/ofccp/regs/compliance/section503.htm>

¹⁹ <https://insightccd.org/past-archives/insight-networks/building-economic-security-for-all-besa/measuring-and-addressing-older-californians-needs/california-elder-economic-security-index-by-county/>

²⁰ For more information about why there would be a need to reassess FPL, please see “Appendix B: Related Research” for more information.

ASSETS	EXAMPLES
<p>Programs & policies to support economic security.</p>	<p>There are a number of local organizations that provide a variety of economic support, within the following areas:</p> <p>Emergency Funding support:</p> <ul style="list-style-type: none"> • AIDs Emergency Funds: provides emergency funding for residents with an HIV/AIDS related disability. <p>Money management:</p> <ul style="list-style-type: none"> • Consumer Credit Counseling²¹: a nonprofit that provides money management and financial education, including paying off debt, developing a savings plan, and other services or programs. • Mission Economic Development Agency (MEDA): provides classes and support for moderate and low-income residents seeking to strengthen their personal finances. • SF Office of Financial Empowerment (OFE)²²: housed within the Office of the Treasurer, OFE mission is to provide knowledge, skills and access for low-income residents to achieve greater financial security. Programs focus on education, access, policy, asset building, and wealth management. <ul style="list-style-type: none"> ○ Bank on San Francisco²³: offers banking to individuals formerly unbanked, either because of immigration status, past banking history or any other reason. Through partnerships with credit unions and banks, Bank on SF allows residents to open accounts and avoid check-cashing places or other financial threats. • DAAS Supported Services: over 1,500 seniors and adults with disabilities receive money management services through the DAAS Representative Payee program and two community partners. <p>There are community based supplemental and supportive programs that allow people to meet their basic needs, particularly those with limited income or resources. Many programs will be mentioned in other domains, such as food, free MUNI, affordable health care, the Home Care pilot, and educational opportunities. Additional programs provide a stipend, such as:</p> <ul style="list-style-type: none"> • Senior Companion Program²⁴: Is a peer companionship program for isolated, homebound, or frail seniors. Senior peers provide companionship and in return, receive a small stipend. • Community Liaisons: a stipend based program providing peer to peer support for people with disabilities and seniors accessing resources from the DAAS Benefit and Resource Hub on 2 Gough.

²¹ <https://www.cccssf.org/>

²² <http://sfgov.org/ofe/>

²³ <http://sfgov.org/ofe/ofe-bank-san-francisco>

²⁴ <http://felton.org/social-services/seniors/senior-companion-program/>

IV. SAN FRANCISCO GAPS

Below are identified gaps within the area of **Employment & Economic Security**. This is not an exhaustive list and we welcome suggestions from the task force members to be included in the final report.

GAPS	EXAMPLES
<p>There are a variety of challenges within the employment process for seniors & people with disabilities.</p>	<p>People with disabilities & seniors continue to face significant discrimination throughout the employment process.</p> <p>Often there is a lack of career building opportunities such as internships and management paths for people with disabilities²⁵.</p> <p>There are some challenges within the processes of employment programs, such as:</p> <ul style="list-style-type: none"> • The intake process takes a long time and often requires multiple steps and working with multiple agencies; • Most programs serve a specific population (such as people with a mental health diagnosis or CalWORKS clients) and referrals are dependent on the staff or agencies relationships; • Some have noted that it is a fractured, disjointed system that does not serve everyone equally and allows for the possibility of prospective applicants falling through the cracks. <p>For the Mental Health Cooperative, referrals come from clinics which pose its own unique challenges.</p> <ul style="list-style-type: none"> • For example: clinical staff are primarily focused on the clients' health, therefore discussing and referring employment opportunities is an additional burden and dependent on the clinical staff. As a result, the partnering organizations don't receive as many referrals as they would like²⁶.

²⁵ From interviews with Mayor's Office on Disability and the Dept of Public Health's Vocational Program.

²⁶ Based on interviews with 3 Mental Health Cooperative member agencies.

<p>Many seniors & people with disabilities in San Francisco are economically insecure.</p>	<p>Half of San Francisco elders are economically insecure²⁷ and people of color, women, and LGBT elders are disproportionately affected.</p> <p>Benefits counseling at various points within the employment process is crucial in preventing the accidental loss of critical benefits (either because of salary or hours worked), which can thereby jeopardize a person’s housing, health care, etc.</p>
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APPENDIX A. OTHER AGE & DISABILITY FRIENDLY EFFORTS

A. BEST PRACTICES.

North Carolina, Bitty & Beau’s Coffee: a social venture of the nonprofit Able To Work that aims to address the 70-85% unemployment rate for people with intellectual and development disabilities (IDD). The North Carolina chain specifically hires people with IDD, more information here: <https://www.bittyandbeauscoffee.com/>

Workability IV program: a partnership with the Department of Rehabilitation and universities, this is a statewide program targeted at adults with disabilities transitioning out of university into the workforce. Locally, both San Jose State University as well as a number of the California State Universities have this program.

Neurodiversity within Technology Companies: There are companies that are actively recruiting and developing interviewing and hiring processes that are accessible to people with disabilities, particularly people with developmental disabilities such as those along the autism spectrum (see [here](#)). For example, Microsoft’s interview process is two weeks long and candidates are asked to work on projects while being observed, are provided feedback before the more formal interview takes place²⁸.

The workforce recruitment program: a recruitment and referral program that connects federal and private sector employers nationwide with highly motivated college students and recent graduates with disabilities, part of an effort to achieve a 7% employment rate within the federal government, based on Executive Order 13548, “Increasing Federal Employment of Individuals with Disabilities”. Managed

²⁷ Seniors of color are especially vulnerable, and generally have less access to retirement security (pension, savings, and/or Social Security)²⁷. Additionally the longstanding “wealth gap” between people of color and whites has worsened following the foreclosure crisis, which disproportionately affected black and Latino families (Greenlining report, get citation)

²⁸ <https://www.fastcompany.com/3062835/microsoft-autism-hiring> & <https://www.geekwire.com/2016/year-later-microsofts-jobs-program-people-autism-working/>

by US Dept of Labor’s Office of Disability Employment Policy and the US Dept of Defense’s Office of Diversity Management & Equal Opportunity²⁹.

B. EXAMPLES OF OTHER CITY’S AGE & DISABILITY FRIENDLY PLANS:

Table 1: Honolulu, HI. Age Friendly City Action Plan (2015)³⁰

Civic Participation & Employment	
RECOMMENDATION	PROJECTS/ACTIONS
GOAL A: Older persons are recognized as assets, and their contributions are valued and respected.	
Recognize the value of older workers.	<ul style="list-style-type: none"> • Create certification and awards programs for age-friendly employers. • Develop media campaign on value of older workers. • Create toolkit for employers on issues such as mentorship, succession planning, retirement planning, and flexible work options.
GOAL B: Flexible employment options are available.	
Promote flexible work options.	<ul style="list-style-type: none"> • Develop and expand flexible work/life policies. • Create a “temp agency” for retired CEO’s.
GOAL C: workplaces that are age friendly and there is seamless system to transfer skills and increased opportunities for older workers to continue to work and be productive.	
Create new opportunities in retirement.	<ul style="list-style-type: none"> • Develop entrepreneurship classes. • Adopt Encore Fellows program.
Capitalize on experience of older workers.	<ul style="list-style-type: none"> • Create workplace mentoring programs. • Develop a countywide mentorship database pairing older and younger workers. • Create expert speaker series.
Eliminate forced retirement based on age.	<ul style="list-style-type: none"> • Eliminate requirement and refocus on retirement based on fitness/ability to perform.

²⁹ <https://wrp.gov/LoginPre.do?method=login>

³⁰ https://www.honolulu.gov/rep/site/dts/dts_docs/Honolulu_Age-Friendly_City_Action_Plan_2015.pdf

Table 2: Portland, Oregon. Action Plan for an Age-Friendly Portland (2013)³¹

Action Area 6: Employment and the Economy	
Goal	Action Items
Improve access to employment opportunities and reduce ageism.	<ul style="list-style-type: none"> • Provide support to older adults who wish to work and/or being new businesses. • Develop an approach to fostering employment for older adults with existing organizations, as well as providing paths to innovative entrepreneurial activities. • Share best practices for hiring older adults and people with disabilities. • Educate businesses on the value of older workers and debunk stereotypes and myths that don't exist.
Improve Portland's Age Friendliness in an effort to attract and retain highly educated, engaged older adults/residents.	<ul style="list-style-type: none"> • Continue to carry-out age-friendly research, dissemination of findings, and implementation of age-friendly policy and practices. • Embrace the value of older migrants and develop an engagement strategy.

Table 4: New York City, New York. Age Friendly NYC (2009)³²

Employment & Economic Security	
Issue	Initiative
Employers and industries need assistance in recruiting, placing, and training older workers to meet the demands of today's economic environment.	Provide job training and search assistance to older New Yorkers.
Employment opportunities are important for the personal and financial well-being of older New Yorkers.	Increase number of paid job opportunities for older New Yorkers.
A number of older New Yorkers, including recent immigrants and those whose employment histories are limited to informal work, are ineligible for Social Security.	Assist older New Yorkers short of work histories to obtain employment allowing them to be eligible for Social Security.

³¹ https://www.pdx.edu/iaa/sites/www.pdx.edu/iaa/files/Age-Friendly%20Portland%20Action%20Plan%2010-8-13_0.pdf

³² http://www.nyc.gov/html/dfta/downloads/pdf/age_friendly/agefriendlynyc.pdf

APPENDIX B. RELATED RESEARCH & REFERENCES

Economic Security

Poverty in the US, California & San Francisco.

Nationally:

Nationally, 43% of single Social Security recipients aged 65+ and 21% of married recipients **depend on Social Security for 90% or more of their income**³³.

Women are at greater risk for poverty than men (12% vs. 7%).

On average, older women received about \$4,500 less annually in Social Security benefits than men due to lower lifetime earnings, time taken off for caregiving, occupational segregation into lower wage work, and other issues. Older women of color fare even worse. (2014)³⁴

Family caregiving disproportionately impacts women (60% of caregivers), particularly low-income and women of color. Often the act of caregiving itself can lead to increased poverty, particularly for women. Family caregivers are 2.5 times more likely than non-caregivers to live in poverty and five times more likely to receive SSI.³⁵

Seniors of color are considerably more impacted by poverty than white elders (19% for African Americans, 18% for Hispanic, and 15% for Asian vs. 7% for whites).³⁶

Economic insecurity highest among elders of color, women and oldest age groups.³⁷

High rates of economic insecurity among older adults who live alone, which demonstrates that living arrangements strongly affect economic vulnerability.³⁸

Additionally, there is a **strong link between economic security and chronic illness**:³⁹

“Seniors who lack financial stability often take dangerous measures that can negatively impact their well-being, such as skipping meals, failing to adhere to their medication regime, or keeping their homes at inadequate temperatures. Public benefits can play a

³³ <https://www.ncoa.org/news/resources-for-reporters/get-the-facts/economic-security-facts/>

³⁴ <https://www.ncoa.org/news/resources-for-reporters/get-the-facts/economic-security-facts/>

³⁵ http://www.justiceinaging.org/wp-content/uploads/2016/02/FINALAdvocacy-Starts-at-Home_Strengthening-Supports-for-Low-Income-Adults-and-Family-Caregivers.pdf

³⁶ Data from Administration on Community Living, “A Profile of Older Americans: 2015”, Justice in Aging presentation

³⁷ Wallace and Smith, “Half a Million Older Californians Living Alone Unable to Make Ends Meet.”

³⁸ Wallace and Smith, “Half a Million Older Californians Living Alone Unable to Make Ends Meet.”

³⁹ <https://www.giaging.org/issues/economic-security/>

critical role in mitigating these risks by helping to pay for the health care food, prescriptions, and utilities. Yet public benefits remain woefully undersubscribed by seniors.”⁴⁰

California:

California has the highest rate of senior poverty in the nation and homelessness is on the rise⁴¹. SSI in 2017 was \$895.72 (for one person) and \$1510.14 (for a married couple).

There are **6.5 million elders in poverty** (supplemental poverty measure) with another 1 million in poverty in nursing homes. There is no accepted definition of income security for older adults⁴².

San Francisco:

An estimated 57% of single senior households and 39% of two-person senior households, or at least **38,000 San Franciscan’s age 65 or older, have inadequate income** to meet a basic standard of living⁴³.

58,544 elders 60+ are eligible for Medi-Cal and 27,533 are eligible for SSI/SSP. SSP grants have not kept pace with the state’s rising cost of living, actually are even lower than they were in 1990 representing a loss of \$400 per month. The grants do not account for the 14% rise in cost of living⁴⁴.

How We Measure Poverty.

Throughout the US, **neither income at Federal Poverty Level nor the average SSI benefit provides enough income to cover basic living expenses**⁴⁵.

According to Justice in Aging, there are essentially 3 ways we can assess poverty:

Federal Poverty Level (FPL)	<p>For 2017, the FPL is a little more than \$12,060/year.</p> <ul style="list-style-type: none"> • Developed in 1960’s: takes the cost of food (needed to meet the minimum nutritional needs of adults of diff ages) and multiplies by 3. This was based on consumption surveys conducted in the 1950’s that showed US families spent about a third of their incomes on food. However, as of 2011 food expenses only account for 13% of an average family’s budget, rendering the underlying assumption inaccurate. This also does not take into account inflation of housing and healthcare nor does it consider
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⁴⁰ <https://www.giaging.org/issues/economic-security/>

⁴¹ Justice in Aging presentation, posted in Dropbox

⁴² <https://www.giaging.org/annual-conference/archived-conference-info/conference-highlights-2014/income-security-of-older-adults/>

⁴³ San Francisco Human Services Agency Planning Unit, “Assessment of the Needs of San Francisco Seniors and Adults with Disabilities. Part 1: Demographic Profile.”

⁴⁴ Justice in Aging presentation

⁴⁵ Elder Economic Index, p.6

	<p>regional differences.</p> <ul style="list-style-type: none"> • Additionally, health care and housing costs of risen faster than overall cost of living⁴⁶. • Over 80 state & federal programs are linked to FPL eligibility including OOA, as a benchmark for SSI benefits. • Based on this measure: 16% of seniors and 24% of people with disabilities have income below FPL⁴⁷.
<p>Supplemental Poverty Measure (SPM)</p>	<p>Recognizing the faulty assumptions of the FPL, the Census Bureau and Bureau of Labor Statistics developed this, to better reflect contemporary social and economic realities. Intended to compliment FPL, this measure also takes into account additional items such as benefits, tax payments, and work expenses.</p> <ul style="list-style-type: none"> • Based on 1995 National Academy of Sciences panel differs/includes the following: poverty thresholds on more recent patterns of expenditures on basic necessities and adjusts based on homeownership status and regional differences in housing prices; resources adds monetary value of tax credits and in-kind gov't benefits, deducts job-related expenses as well as out of pocket expenses like health care. • Only accounts for individuals 65+ - "poverty rates are much higher among non-elderly Medicare beneficiaries with disabilities, which means that poverty rates are higher among the total Medicare population. Also, does not include seniors living in institutions who are more likely to have low incomes than seniors residing in the community.⁴⁸ • Based on this measure: nationally, 15% of elders and 29% of people with disabilities⁴⁹ are economically insecure and 21% of Californians of seniors fall are economically insecure⁵⁰.
<p>California Elder Economic Security Standard Index (Elder Index)</p>	<p>The Elder Index defines economic security as the financial status where elders have sufficient income (SSI, pensions, retirements savings & other sources) to cover basic and necessary living expenses. The index is calculated with the assumption that an elder is not receiving assistance, subsidized housing, or property tax help, although it is assumed they're receiving Medicare.⁵¹</p> <ul style="list-style-type: none"> • 2010 study found that an elder needs twice the amount established by the FPL to meet basic living expenses.⁵² • Most recently updated in 2013, an elder renter in San Francisco would need to have \$30,312 (27% higher than the California average or 264% of FPL), an elder with a mortgage would need to have \$41,556 (18% higher than California average or 364% FPL), and an elder homeowner with no mortgage would need \$18,036 (very close to California average of \$17,976 or 157% of FPL)⁵³.

⁴⁶ Wallace and Smith, "Half a Million Older Californians Living Alone Unable to Make Ends Meet."

⁴⁷ San Francisco Human Services Agency Planning Unit, "Assessment of the Needs of San Francisco Seniors and Adults with Disabilities. Part 1: Demographic Profile."

⁴⁸ Levinson et al., "A State-by-State Snapshot of Poverty among Seniors."

⁴⁹ Short, "The Research Supplemental Poverty Measure."

⁵⁰ Levinson et al., "A State-by-State Snapshot of Poverty among Seniors."

⁵¹ Elder economic index, p.6

⁵² Wallace, Padilla-Frausto, and Smith, "Older Adults Need Twice the Federal Poverty Level to Make Ends Meet in California."

⁵³ <http://healthpolicy.ucla.edu/programs/health-disparities/elder-health/elder-index-data/Pages/CostOfLiving.aspx>

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| | <ul style="list-style-type: none">• Based on this measurement: approximately 30% of single seniors and 29% of senior couples aged 65 and older are among the hidden poor (above the FPL but below the Elder Index standards)⁵⁴. |
|--|---|

For more about how poverty is measured in the US: <http://www.irp.wisc.edu/faqs/faq2.htm>

How We Understand Economic Security.

Increasingly and from a variety of studies (Elder Economic Index; Dr. Kushels' homeless study, see Dropbox) have shown that even for elders living just above the FPL or Elder Index minimum, **a sudden change in circumstances (spouse dies, eviction, declining health and/or health care costs) may create a situation where the elder was once meeting their expenses but no longer can.** While the studies focus on seniors, the situation is similar, if not more tenuous for people with disabilities, particularly renters.

For example:

Older adults often face a rise in health care expenses when health declines – average out-of-pocket expenses are \$1,560 a year more for an individual in fair to poor health than for an individual in good health.⁵⁵

In 2013, 61% of US households headed by an adult aged 60+ had some form of debt and among senior households with debt, the median total debt was \$40,900 (Federal Reserve Board).⁵⁶

Caregiving, Economic Security, & Employment.

Seniors as caregivers: The minimum income older adults need in order to maintain a minimally decent standard of living while supporting one adult child increases expenses by a minimum of 50%. Since seniors are generally on fixed incomes, helping a child comes at a cost for the parents own financial well-being. **Policy recommendations may include:** implementing reforms to increase SSI, improving the availability of affordable housing, ensure that all eligible nonelderly adults have health insurance through MediCal expansion, and increasing food assistance (SNAP, etc.).

“Mothers with Physical Disabilities Caring for Young Children” report contends **that parenting is the “last frontier” regarding rights of people with disabilities.** Women with disabilities are frequently overlooked in public policy. For example, the ADA does not address child care,

⁵⁴ San Francisco Human Services Agency Planning Unit, “Assessment of the Needs of San Francisco Seniors and Adults with Disabilities. Part 1: Demographic Profile.”

⁵⁵ Elder Economic Index, p.6

⁵⁶ <https://www.ncoa.org/news/resources-for-reporters/get-the-facts/economic-security-facts/>

without which it is challenging for mothers with disabilities to participate in other activities such as employment or training⁵⁷.

4.8% of parents of children under 18 have a disability (hearing, vision, mobility, cognitive or some other daily activity limitation) or roughly 6,300 households (+/- 600). About 32% are grandparents caring for grandchildren⁵⁸.

Economic Security and Employment.

Wealth building, while not a perfect proxy for lifetime earnings, the two are highly correlated⁵⁹.

EMPLOYMENT

In 2010, 60% of unemployed older workers had been out of work for 6 months or longer, and 43% had been without a job for more than a year. Nearly 1.2 million older workers work part-time because they cannot find full-time work.

According to the Department of Labor 2017 disability employment statistics of people ages 16 years and older:⁶⁰

- 20% of people with disabilities are participating in the labor force, as compared to 69% of people without disabilities.
- The unemployment rate for people with disabilities is 11% as compared to 4% for people without a disability.

Senator Tom Harkin, the author of the Americans with Disabilities Act, retired in 2015 and in his final speech on the Senate floor, said this:

*“How many of us know that the unemployment rate among adult Americans with disabilities who want to work and can work is over 60 percent?! **Yes, you heard me right: almost two out of three people with disabilities cannot find a job. That is a blot on our national character.**”⁶¹*

Employment Related Policies.

Social Security’s Full Retirement Age (FRA) is in the process of moving from 65 to 67, which is important because when a worker retires determines the amount of benefit they will receive. For example, an FRA of 66 means people will get 100% of their benefits at 66, 75% if they retire

⁵⁷ Jacob, Kirshbaum, and Preston, “Mothers with Physical Disabilities Caring for Young Children.”

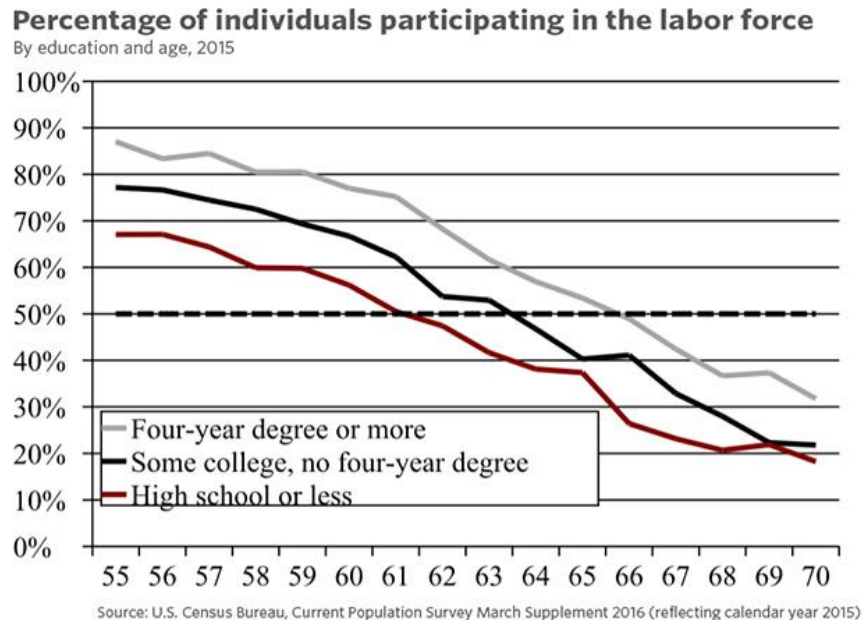
⁵⁸ <https://www.lookingglass.org/national-services/research-a-development/106-national-and-state-disabled-demographics>

⁵⁹ <http://www.marketwatch.com/story/why-raising-social-securitys-full-retirement-age-is-a-bad-idea-2017-05-17>

⁶⁰ <https://www.dol.gov/odep/>

⁶¹ <https://www.youtube.com/watch?v=jXmPSFhFsd0>

at 62, etc. **Increasing the FRA is particularly hard on the lower paid, because they tend to retire early⁶². Additionally, low wage workers are more likely to not be covered by any type of employer provided retirement plan.** The table below shows the participation rate by education between ages 55-70yrs old – while roughly 50% of elders with a college degree will still be working when they reach FRA, only 25% (roughly) of elders with high school (or less) will still be working when they reach the new FRA⁶³.



Social Security was designed to benefit low-income workers, but **the growing life expectancy gap between the wealthy and poor shows that the program is now paying the rich more than the poor.** *“Proposals that increase the retirement age will tend to skew Social Security benefits toward higher earners.”* – Congressional Research Service⁶⁴.

In greater detail: Based on data going as far back as the 1912 birth cohort, higher earners, with their gains in life expectancy, “can expect to collect Social Security benefits over increasingly longer periods of time than the lowest-earning groups, who have experienced little to no gains in additional years lived.” The National Academy of Sciences calculated that raising the official retirement age to 70 would reduce benefits of those in the lowest fifth of income earners by 25%, but only 20% for those in the top fifth of the income ladder. Additionally, wealthier workers have other advantages not available to low-income workers: they can delay claiming Social Security longer, allowing

⁶² <http://www.marketwatch.com/story/why-raising-social-securitys-full-retirement-age-is-a-bad-idea-2017-05-17>

⁶³ <http://www.marketwatch.com/story/why-raising-social-securitys-full-retirement-age-is-a-bad-idea-2017-05-17>

⁶⁴ <http://www.latimes.com/business/hiltzik/la-fi-hiltzik-life-expectancy-20170516-story.html>

them to capture the higher monthly benefit paid to those who delay. And are under less pressure to take benefits early, which carries a monthly reduction⁶⁵.

According to a 2015 survey⁶⁶ specifically focused on the accessibility of the employment process for people with disabilities:

- 82% of respondents have applied for a job online or assisted someone applying for a job online within the past three years (clearly common);
- 46% of respondents rated their last experience applying for a job online was as “difficult to impossible” (filtering out people from the beginning). Of those, 24% required assistance from the employer maintaining the application. And of those applicants who required assistance from the employer, 58% were still unable to finish the application;
- 67% have been asked to complete pre-employment assessments or testing for a job opportunity. Of those, 22% were unable to complete testing and 19% required assistance;
- 50% of respondents have used social media as part of their job search process; of those, 40% experienced accessibility or usability issues, such as features they could not access at all or that were not user-friendly.

From that study, some of the top issues applicants faced during the job application process includes:

- Complex navigation, timeout restrictions, poor screen contrast, fields that were mislabeled or not labeled at all, applications/questionnaires that relied on color, graphics or text embedded to convey directions or important information or lack of information on how to request an accommodation.

Employment & Benefits.

A challenge for many people with disabilities is making sure that any salary or income they receive does not jeopardize benefits that they may need for a standard of living, even with the income. For that reason, benefits counseling was consistently mentioned as a crucial support throughout the employment process for people with disabilities. Additionally, employees with disabilities may need to cover their own home care support, should they choose to work fulltime and/or they have a salary that exceeds the maximum requirement for In-Home Supportive Services (IHSS). Paying for private home care is a significant and, depending on the needs, non-negotiable component of participating in the workforce. For example, private providers are generally \$20-30 an hour and often there is an hourly minimum (such as 4 hours a day), which can be a challenge if you need less time multiple times a day.

⁶⁵ <http://www.latimes.com/business/hiltzik/la-fi-hiltzik-life-expectancy-20170516-story.html>

⁶⁶ <http://www.peatworks.org/talentworks/resources/survey-report> (overall 427 people with disabilities responded)