



Annual Report ✦ 2014

This is Justice in Aging

JUSTICE IN AGING

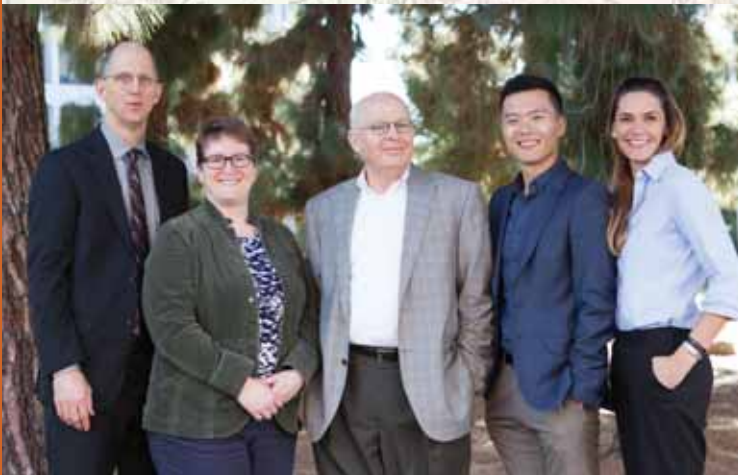
FIGHTING SENIOR POVERTY THROUGH LAW

formerly the National Senior Citizens Law Center

Justice in Aging is A LEADING TEAM OF LEG



OAKLAND, CA



LOS ANGELES, CA



WASHINGTON, D.C.

OUR LEGAL EXPERTISE

and commitment to justice protects the rights of this nation's low-income older adults. In the courts, with policymakers, and in partnership with local advocates across the country, we ensure that low-income seniors can access the benefits and services they rely on to protect them from the harms and stresses of poverty.

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AL EXPERTS FIGHTING SENIOR POVERTY



JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

A LETTER FROM OUR LEADERSHIP

In 1964, President Lyndon Johnson used the opportunity of his first State of the Union speech to declare an “unconditional war on poverty.” The years that followed saw the passage of numerous programs we now know to be the cornerstones of America’s social safety net for older adults: Medicare, Medicaid, the Older Americans Act, the first version of the Supplemental Nutrition Assistance Program, and funding for civil legal services. Combined with Social Security (passed 30 years earlier), these programs helped reduce the rate of senior poverty from a rate of over 30% in the 1960s. Unfortunately, widening income inequality, declining savings rates, and an aging population are reversing that trend. The number of seniors aging into poverty in America is growing.

Fifty years later, in 2014, we renewed our battle to end senior poverty in partnership with local advocates in Washington DC and across the country. We fought to preserve and expand benefits for dual eligibles and other seniors transitioning into new healthcare delivery systems as part of the Affordable Care Act. We convinced the Social Security Administration to commit to reforms at their local offices to ensure the due process rights of poor seniors threatened with reductions in benefits. We worked with allies in the US Senate to introduce a bill to update the Supplemental Security Income program so that poor seniors do not have to struggle to afford food and pay their rent. We litigated to preserve benefits for homeless seniors with mental health issues who had no one else to turn to.

And in 2015, we will continue our fight against senior poverty under a new name and tagline – Justice in Aging: Fighting Senior Poverty Through Law. Rising levels of poverty among our nation’s seniors makes our work more relevant, and more challenging, than ever. To meet that challenge we must develop new partnerships and draw new supporters to our mission and our work. Our hope is that our new name will help us better communicate our mission and our work. Our name has changed, but our focus on using the power of law to alleviate the indignities of poverty that a growing number of seniors face remains the same.

We hope you will join us in the year ahead as we continue our fight for Justice in Aging.

Kevin Prindiville
Executive Director

Barry Litt
Chair, Board of Trustees

Justice in Aging is REMOVING OBSTACLES TO

MEET LAI MAO



LAI MAO NEEDED A HEART ULTRASOUND, BUT THE NEW MANAGED CARE PLAN HE'D RECENTLY BEEN ENROLLED IN WOULDN'T COVER IT.

Meet Lai Mao, a Los Angeles county dual eligible (the low-income, high-need demographic eligible for both Medicare and Medicaid). Lai Mao has a problem with his heart and several other medical conditions. He needs to see multiple specialists to stay well and continue his independent lifestyle.

When Lai Mao went in for a heart ultrasound, ordered by his cardiologist, to determine the best course of treatment for his heart, he was turned away from getting the service he needed. There had been a mix-up in his managed health care plan enrollment under the California Coordinated Care Initiative (CCI) and he was told he'd have to pay for the ultrasound himself. The average out-of-network cost for this procedure is \$1,961.46. He was also saddled with a \$1,000 bill for his prior specialist treatment. **Lai Mao was left in a lurch without access to the health care he's eligible for, unable to pay for it himself, and uncertain of what to do next.**

Lai Mao brought his problem to Anthony, the program director at his adult day health center. Anthony knew Justice in Aging could help; he called Denny—an attorney for Justice in Aging—and they worked to resolve the billing issue and get Lai Mao the ultrasound he needed.



MEET DENNY CHAN · STAFF ATTORNEY

DENNY, WHOSE GRANDMOTHERS ARE BOTH DUAL ELIGIBLES, ON HOW HIS WORK CAN DIRECTLY IMPACT THEIR LIVES AND OTHERS LIKE THEM.

We move things in the policy arena, but it's always centered on the person. You can peel away at the layers of health care policy and easily see the people and how they're impacted by the difference we make - it's the most rewarding part of the job.

QUALITY, PERSON-CENTERED HEALTH CARE



LAI MAO'S ADVOCATE CALLED JUSTICE IN AGING AND WE GOT THE ISSUE RESOLVED.

Justice in Aging has a special focus on addressing obstacles to quality, person-centered health care for California's 1.1 million dual eligibles like Lai Mao. We work to ensure this especially economically vulnerable demographic has access to health care, understands the numerous complicated choices as coordinated care is implemented, and are always treated with respect. In the last year, we've trained over 30,000 advocates and direct service providers on how to advocate for these person-centered health care goals and protect the low-income aging population.

The names and portraits of the individuals in these stories have been changed to protect their privacy.

Justice in Aging is always being treated with respect

MEET
CONNIE

CONNIE NEARLY LOST
HER HOME WHEN
SHE WAS WRONGLY
DENIED HER SSI
BENEFITS FOR
CARRYING A BURIAL
INSURANCE POLICY

Meet Connie, an elderly woman who relies on her monthly Supplemental Security Income (SSI) benefit of \$733 to pay for all of her necessities. SSI is a program run by the Social Security Administration (SSA) and only seniors and people with disabilities with very low income and assets qualify.

This year Connie received a notice from SSA telling her that her SSI benefits were going to be suspended. A burial policy she had purchased to ensure her children wouldn't need to cover her burial expenses when she died had grown in value and put her over the SSI program's \$2,000 resource limit. But burial policies are not supposed to be counted when determining eligibility for SSI, so her advocate filed an appeal. The SSA stopped Connie's benefits anyway. **Without her benefits she could not pay her rent and was on the brink of homelessness.**



MEET RICHARD ALEXANDER · BOARD MEMBER

ON GIVING

Justice in Aging does first class legal work to protect the rights of a growing population in our society that faces a myriad of challenges. Justice in Aging should be a priority for all of us.

CONNIE'S HEAD



JUSTICE IN AGING GOT HER BENEFITS RESTORED WHILE SHE WAS APPEALING THE DECISION

Connie's advocates contacted Justice in Aging, and we took Connie's case directly to the SSA.

For several years we have been running a special project designed to force the SSA to fix due process violations like these. Connie's appeal was granted and her SSI benefits were restored. This year the SSA acknowledged the severity of due process problems in the SSI program and committed to taking action to ensure a fair process for poor seniors.

The names and portraits of the individuals in these stories have been changed to protect their privacy.

Justice in Aging is fighting for due process

MEET
RITARITA STRUGGLES
TO LIVE ON
JUST \$733
A MONTH

Meet Rita, a 79 year old cancer survivor who lives alone in a small apartment in Baltimore, Maryland. She has no family members and few friends remaining in Baltimore to support and assist her. She is one of 2.1 million people over 65 who relies on Supplemental Security Income (or SSI) to pay the rent, buy groceries, and keep the utilities on. **Her monthly income is just \$733 per month, which is rarely enough meet all of her needs. To survive from day to day she skips meals, keeps the heat turned down low, and cuts her medications in half.**

SSI benefits are inadequate to meet the needs of Rita and other poor seniors because the eligibility rules and limits have remained largely unchanged since the program was enacted in 1972. We worked with Senator Elizabeth Warren from Massachusetts and Senator Sherrod Brown from Ohio to introduce the SSI Restoration Act in the US Senate. The Act would update SSI's eligibility rules, increasing the economic security of seniors like Rita.



MEET ANNE SWERLICK

DEPUTY DIRECTOR OF ADVOCACY · FLORIDA LEGAL SERVICES

ON GIVING

When I give to Justice in Aging, I feel good and a bit selfish because it's my insurance that someone else is looking out for me as I get older.

SECURITY FOR ALL SENIORS



BY RAISING THE ISSUE OF SENIOR POVERTY IN CONGRESS, WITH THE MEDIA, AND AMONG THE GENERAL PUBLIC, JUSTICE IN AGING WORKS TO ENSURE THAT RITA, AND MILLIONS OF OTHERS LIKE HER, WILL BE ABLE TO AGE IN DIGNITY.

Rita and the 2.1 million other seniors on SSI are not the only seniors struggling with economic insecurity. While those on SSI represent the poorest of the poor, there are 6.3 million elderly Americans living in poverty - even with the assistance of federal safety net programs. This number is rapidly growing as 10,000 people in the U.S. turn 65 every day and income inequality continues to increase. More and more of our grandparents, mothers, fathers, aunts, uncles, and elders in our communities struggle to meet their daily basic needs as they age.

The names and portraits of the individuals in these stories have been changed to protect their privacy.

Justice in Aging is not having to cut pills in half

Justice in Aging is GIVING ADVOCATES THE TOOLS

LITIGATION GIVES OUR ADVOCACY TEETH



JUSTICE IN AGING USES STRATEGIC LITIGATION TO STOP HARMFUL PRACTICES, SET IMPORTANT PRECEDENTS, AND BRING ABOUT MEANINGFUL CHANGES IN THE LIVES OF OUR CLIENTS.

In 2014, several hundred economically vulnerable Oregonians were facing the loss of their Social Security and SSI benefits because the third party agency that received and processed their checks had been disqualified by the Social Security Administration. Many of these individuals were homeless and had physical or mental disabilities. They would have had to navigate a confusing and complicated system to retain their benefits and keep from spiraling further into poverty.

To stop this injustice we joined Disability Rights Oregon and the Oregon Law Center to file emergency class action lawsuit *Burlingame v. Colvin*. We immediately got a temporary restraining order to ensure all beneficiaries would continue to receive their checks while a new third party agency was found. The case was eventually settled without harm to any of the plaintiffs.



MEET ANNA RICH · DIRECTING ATTORNEY

ON IMPACT

We pick cases that will have an impact—not just for the named plaintiffs in the case but for all seniors in need of the services at issue now and in the future.

THEY NEED TO FIGHT FOR THEIR CLIENTS



IN 2014

OUR MODEL FOR ADVOCACY IS BUILT ON COLLABORATION AND PARTNERSHIP.

We provide training and technical assistance to aging advocacy organizations on emerging legal issues. In turn, they provide us with information on what is and is not working on the ground and in the lives of the seniors they serve. We then work with them to develop a proactive advocacy agenda to improve the way benefits are delivered.

100,000+

unique visitors
used our website
as a resource

26,859

attended our
expert webinars on a
variety of topics

10,000

people subscribe to
our email newsletters

THE CASE, BURLINGAME V. COLVIN, ILLUSTRATES HOW JUSTICE IN AGING WORKS WITH PARTNERS TO FILE LAWSUITS TO STOP ESPECIALLY VULNERABLE INDIVIDUALS FROM BEING HARMED.

Justice in Aging is litigating for impact

Justice in Aging is FOCUSING RESOURCES ON PROGRAMS

JUSTICE IN AGING 2014 FINANCIAL REPORT

Private foundation and government grants continued to be the principal support for Justice in Aging programs, providing 85% of total revenue. Contributions, publication sales, attorneys' fees, and other income provided 15% of total revenue.

Program services continued to be focused on issues affecting the elderly poor, primarily health-related issues and also economic security and court access issues. 83% of expenditures were for program services, 10% were for management and general expenses, and 7% were for development expenses.

Full audited financial statements for fiscal year 2014 with comparisons to 2013 are available on Justice in Aging's web-site at justiceinaging.org.

TOTAL REVENUE: \$2,910,777



TOTAL EXPENSES: \$2,271,633



Justice in Aging is honoring advocates who care



Dollie, Sandy, Myrtle, and Lidia after sharing their stories about what it's like to be poor, old, and female in America on video.

2014 FALL EVENT

On October 17, 2014, we honored Proskauer Rose LLP with our inaugural Justice Award, and partner, Carroll Estes PhD, with The Paul Nathanson Distinguished Advocacy Award. During the event, we shared a video of the women pictured above talking about what it's like to have to fight for every cent. In March, these women were invited to testify at a California State Assembly hearing on senior poverty. Their stories will help to raise awareness of the fact that, after working hard, taking care of their families, and contributing to society, one in five older women living alone lives in poverty, and 6.3 million seniors suffer in poverty today.

Proskauer >>



Board Member Russell Hirschhorn representing Proskauer Rose LLP, and Board Member Hannah Lieberman



Board member Neera Tanden, Honoree Carroll Estes PhD., and Kevin Prindiville

WINNING THE FIGHT AGAINST SENIOR POVERTY DEPENDS ON YOU.

Thank you so much for supporting our work to ensure economic security, affordable health care,
and access to the courts for our nation's low-income seniors.

\$100,000 and above

California HealthCare Foundation
Oak Foundation
The Administration on Aging
The Atlantic Philanthropies
The California Wellness Foundation
The Commonwealth Fund
The SCAN Foundation
The State Bar of California
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\$1,000 and above

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Justice in Aging is FIRST CLASS LEGAL WORK



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MEET SARA KAY

FOUNDATION OFFICER, HEAD OF ADVOCACY
AND HEALTH EQUITY PROGRAMMES
THE ATLANTIC PHILANTHROPIES (USA) INC.

ON SUPPORT

Low-income seniors are among the most vulnerable and have unique needs. We support this work because Justice in Aging champions their right to live healthy, dignified, and satisfying lives.

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Justice in Aging is MY HISTORY AND MY LEGACY



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MEET STU AND NAOMI PALEY LONG TERM DONORS

ON GIVING

We give because it is necessary for us to step up and help the elderly poor.

Justice in Aging is AGING GRACEFULLY AT HOME



YOUR SUPPORT TO JUSTICE IN AGING HELPS MILLIONS
OF POOR SENIORS WHO JUST NEED A LITTLE
HELP TO LIVE OUT THEIR LIVES.

justiceinaging.org

Justice in Aging is...

NOT HAVING TO WORRY WHERE MY NEXT MEAL IS COMING FROM
what we all deserve as we grow older A PRIORITY
AUTONOMY multilingual ACCESS TO HEALTHCARE
multiracial MY HISTORY AND MY LEGACY love
CARE aging while receiving respect and dignity
ECONOMIC SECURITY choice A SOCIAL SAFETY-NET
hope ASSISTANCE TO ALL WHO ARE AGING IN PLACE
being able to finish off my productive life in dignity
ALL OLDER ADULTS HAVING ACCESS TO THE SERVICES THEY NEED
DYING WITH DIGNITY fewer homeless seniors
being able to afford transportation to my doctor appointments
SAFETY FOR SENIORS not having to cut pills in half
respect SECURITY IN HOUSING companionship
being able to afford home repairs while paying the utilities
security WHAT WE ALL WANT FOR THOSE WE LOVE multicultural
KEEPING OUR PROMISE TO OLDER AMERICANS