

NHCOA

NATIONAL HISPANIC COUNCIL ON AGING

NHCOA Press Kit (2015 Edition)



734 15th Street NW, Suite 1050

Washington, DC 20005

Tel: (202) 347-9733

www.nhcoa.org

Find us @NHCOA





What is NHCOA?

The National Hispanic Council on Aging (NHCOA) is the leading national organization working to improve the lives of Hispanic older adults, their families, and caregivers.

NHCOA [*pronounced NAH-CO-AH*] was founded in the late 1970's when a group of Hispanic researchers, educators, and service providers saw the need for a joint effort to enhance Latino senior's quality of life by identifying and addressing their unique needs. During its first decade, NHCOA worked to identify and address Hispanic older adults' most pressing needs while raising operational funds and building its infrastructure. By the early 1980's, NHCOA had established itself as a unique and valuable community resource. During this decade, the organization was able to purchase and develop two senior housing facilities, one in Washington, D.C. and one in Garden City, KS. In 1999, the organization celebrated its second decade by hosting its first annual national summit in Houston, TX, with 800 attendees.

Since the mid-2000s, NHCOA has been evolved as an affiliate-based organization. This non-profit organization began building and supporting a network of affiliates throughout the country. NHCOA has also been organizing its annual national summit, which has become a benchmark event in terms of high-quality information sharing, allowing aging professionals and older adults to analyze current challenges and seek opportunities to create and promote positive change. In addition to working improve the quality of life for Hispanic seniors, NHCOA also focuses on bringing out the best in the Latino community by empowering seniors, their families and caregivers to ensure that all older Americans live their golden years with dignity, respect and care they deserve. The impact of the organization has made a huge difference for Hispanic older adults across the nation.



NHCOA has created a Hispanic Aging Network of over 7,000 individuals and 42 community-based organizations across the United States, including the District of Columbia and Puerto Rico. Through the Hispanic Aging Network, NHCOA reaches 10 million people each year. Finally, NHCOA has trained more than 800 community leaders between the ages of 18 and 80 to be their own best advocates through the organization's signature Empowerment and Civic Engagement Training Leadership program.

NHCOA Leadership

- **Dr. Yanira Cruz** is President and CEO of the National Hispanic Council on Aging (NHCOA). She focuses on providing the Latino perspective on public health and older adult issues to increase policy-maker and public understanding of the needs impacting Latinos and disenfranchised sectors of our society, and to encourage the adoption of programs and policies that equitably serve everyone.
- **Maria Eugenia Hernandez-Lane** is Vice President of the National Hispanic Council on Aging (NHCOA). In this capacity, she leads research on key issues impacting the U.S. Hispanic older adult population, which result in the development and implementation of effective strategies and programs. In addition, she oversees the planning, implementation, and evaluation of the organization's programs, services, and general operations; and collaborates with the President to lead the team and execute NHCOA's strategic vision.

To see Dr. Cruz's full biography, as well as the NHCOA Board of Directors and Business Advisory Board rosters, please visit www.nhcoa.org and click on the About Us button on the top navigation bar.



Headquartered in Washington, DC, NHCOA has been a strong voice dedicated to promoting, educating, and advocating for research, policy, and practice in the areas of economic security, health, housing, and leadership development for more than 30 years. Following is a more in-depth look at each one of these areas, which NHCOA considers indicators of well-being for Hispanic older adults, their families, and caregivers.

Economic Security

Hispanic older adults are the fastest growing age-ethnic demographic in the U.S. today, currently representing about 7% of the growing older adult population. By 2050, they will make up 19% of that population. Currently, the poverty rate among Hispanic seniors is whopping 17, 9%. Economic insecurity is especially difficult for older adults who are often not physically able to improve their economic situation by re-entering the workforce. The poverty rate Latino seniors is twice that of the total population of adults 65+. At 20%, Hispanic older adults have the highest level of poverty of any senior group in the nation. Latinos are disproportionately employed in low-paying jobs that require low levels of formal education or skills.

Therefore, they often depend on Social Security as their sole source of fixed income later in life. The income gap between Hispanic and non-Hispanic White seniors is projected to continue, as Latinos are the group least prepared for retirement nationwide. NHCOA is working to improve economic security among Hispanic older adults, their families, and caregivers by advocating for the maintenance and strengthening of family insurance programs such as Social Security, Medicare, and Medicaid; fighting against Medicare fraud; raising awareness to build momentum for paid family leave legislation at the local and federal level; and ensuring that the reauthorization of the Older Americans Act, which mandates services for older



Americans to age with dignity and economic security, is sensitive to the needs of Latino seniors.

- **Medicare Fraud:** The National Hispanic Senior Medicare Patrol (NHSMP) program developed by NHCOA through the sponsorship of the U.S. Administration on Aging is the only culturally and linguistically appropriate program dedicated to empowering Hispanic older adults to detect and prevent Medicare fraud. Every year, the Medicare system loses nearly \$60 billion to waste, fraud and abuse. NHCOA works with dedicated community volunteer leaders to help Hispanic seniors and families detect, protect, and report Medicare fraud. NHCOA's Medicare education outreach program has directly impacted 1,100 older adults in Texas and Florida, with extended reach of 3,300 family members, caregivers, neighbors, and close friends. Overall, Medicare fraud costs the U.S. healthcare system an estimated \$97 billion annually.
- **Social Security:** Today, 55 million Americans receive Social Security benefits, including over 2 million Hispanic older adults, as well as disabled Latino adults and children. Hispanic older adults are particularly vulnerable to cuts because Social Security benefits represent nearly all of their fixed income. While Social Security's progressive benefit formula favors low-wage workers, average yearly benefits for Latino seniors are only \$12,213 for men and just \$9,536 for women. More than half of Hispanic older adults rely on Social Security for at least 90% of their income. To put it into perspective, with Social Security, about one in five Latino seniors is poor today. Without Social Security benefits, more than one-half (52.5%) of Hispanic older adults would live below the poverty threshold.

- **The Older Americans Act:** The Older Americans Act (OAA) is the most important piece of legislation for all older Americans. Although Latino seniors benefit greatly when they are served, they are largely unnoticed by traditional aging service providers. Senior centers with Spanish-speaking staff that are familiar with working alongside extended Hispanic families, and that are open to listening to their community will best be able to serve this growing population. Therefore, NHCOA strongly supports increased data collection in the Hispanic community. Data from the Government Accountability Office (GAO) reveals there is more the Administration on Aging (AoA) can do to learn about unmet demand for aging services. Slight changes to the Older Americans Act, such as focusing on the need for services in Spanish, data collection, and cultural competence will help Hispanic older adults access much needed aging resources more easily. The OAA should include language that identifies extended, multi-generational families, which are commonplace in the Latino community.
- **Medicare/Medicaid:** Data on Medicare recipients reveals the low incomes of Hispanic older adults and also their lack of savings, which makes them particularly vulnerable in times of family emergency and illness. In 2012, the median income of Latino Medicare beneficiaries was \$13,800, compared to \$24,800 among non-Hispanic White peers. Also, Latino Medicare beneficiaries with a college degree had a median income of \$34,800 while non-Hispanic White peers had a median income of \$41,400. Moreover, all non-Latino white beneficiaries had about seven times the saving of all Hispanic beneficiaries (median savings were \$85,850 versus \$12,050, respectively). About one in five of all Latino beneficiaries had no savings or was in debt. The picture that emerges from these statistics is that the majority of Hispanic older adults are living month-to-month on low fixed incomes, struggling to barely keep out of poverty. Projections for median income growth to 2030 show a similar disparity between Latinos and non-Hispanic Whites the latter group increasing to \$32,800 and the former increasing to only \$18,100.

- **Paid Family and Medical Leave:** NHCOA is working to connect Hispanic older adult community leaders to ensure all workers have access to paid sick and family leave policies. In California, NHCOA held a “know your rights” training to tell Hispanic caregivers about their right to take time off to care for a loved one and to recover from a serious health issue. In New York, we held a community forum to connect Hispanic community leaders to advocates for an earned sick and family leave bill. NHCOA is continuing its national campaign by conducting a story collection effort in California, Florida, and New Jersey to highlight the benefits of available earned leave policies and to show the need for such policies in more states. The organization has also advocated for passage of the Family Act, legislation that would be create a national family and medical leave insurance program. Most recently, NHCOA supported the President’s announcement urging Congress to adopt the Healthy Families Act and additional steps to make paid family and medical leave a reality for all working Americans.

Health and Well-Being

Hispanic older adults and caregivers face a number of health challenges, many related to the habits established during their youth and the hardships experienced in adulthood. The range of NHCOA programming in the health field includes educating Latino seniors on how to prevent and manage diabetes, ensuring access to life-saving vaccinations, and providing HIV/AIDS prevention outreach. In 2009, nearly one-third of all Hispanics lacked health insurance.

In many instances when they did have access to health care, linguistic and cultural gaps between the health care provider and the patient, or a lack of cultural competency, have resulted in misunderstandings and poor communication that ultimately has an impact on the patient's overall health. Further, it is estimated that over 80% of Latino seniors have at least one chronic condition, compared to less than 75% of the general aging population. In response, NHCOA has developed a series of programs to address key health issues for Hispanic older adults.

- **Diabetes Prevention and Management:** Hispanics are 66% more likely than non-Latino Whites to suffer from diabetes. In response, NHCOA developed its signature field program, Health and Well-Being (in Spanish, Salud y Bienestar), which aims to reduce diabetes health disparities among Hispanics through community health education and outreach. The pilot program was implemented in four communities nationwide, focusing on Diabetes Type 2. It reached about two million individuals, logging significant outcomes. A total of 1,597 participants were enrolled for follow up and an evaluation showed a 70% gain in knowledge about diabetes control and prevention, and a 40% gain in overall level of knowledge about diabetes.

- **Life-Long Vaccination:** For the past several years, NHCOA has been providing immunization education for Latino seniors through a culturally and linguistically appropriate intervention aimed at promoting good health and eliminating health inequities called Let's Get Vaccinated (in Spanish *Vacunemonos*). The main purpose of the program is to increase adult vaccination rates among Hispanic older adults and their families. With support from the Centers for Disease Control and Prevention (CDC), NHCOA is expanding the program by training and sharing best practices with community based-organizations (CBO's) in five states with large Latino and elderly populations experiencing high levels of adult vaccination disparities.
- **HIV Prevention:** According to CDC report, Hispanics were twice more likely to be diagnosed with HIV than non-Latino Whites. NHCOA became a partner of the Centers for Disease Control and Prevention (CDC)'s Act Against AIDS Leadership Initiative (AAALI) to address the growing rates of HIV infection among Hispanic older adults, as well as reduce infection rates within the Latino community with culturally and linguistically appropriate messaging and outreach. One of the most effective methods to connect with this hard-to-reach population is through interactive, small group *charlas*, which is Spanish for informal educational sessions. During these sessions, we discuss the importance of taking care of one's health and well-being, including using protection and getting tested for HIV. Using this method helps generate more open dialogue among Hispanics older adults. We also utilize the cultural concept of "*pasar la voz*" or word-of-mouth in English, paired with Latino seniors' influence within their families and neighborhoods to spread HIV/AIDS awareness in the Hispanic community. Since trust is so important in Latino culture, many Hispanics are more receptive to an HIV awareness message that comes from trusted individuals, rather than an unknown organization.

- **Access to healthcare system:** In 2013, data showed the U.S. Hispanic population continues to face numerous health disparities and difficulty accessing healthcare. For example, Latino seniors were much more likely to lack health insurance than non-Hispanics. Moreover, diverse older adults typically bear more out-of-pocket costs for health care, which amount to more than one-third of their income for those at the lowest income levels. This is nearly twice the amount of income spent by an average Medicare beneficiary (16.2%). Lack of transportation, culturally and linguistically appropriate information, health literacy, and technology support are only some of the difficulties older adults face when accessing quality health care. These barriers, as well as many others, make Hispanic older adults more vulnerable to fraud and abuse as they require assistance from others to access, understand, and act on the information available. For example, many Latino seniors experience difficulties understanding how the Medicare and Medicaid programs work, much less how to sign up and use their benefits.
- **Hunger Eradication:** There is a stark difference with being hungry and experiencing chronic hunger. The levels of hunger among some Hispanic older adults is so persistently high that they have confessed to buying cheap cat food or digging through dumpsters to simply fill their stomachs. The reality for many older Americans, including Latino seniors, is one which includes hunger and lack of access to edible, healthy food. Nearly one in four (23.7%) of all Hispanic households experienced food insecurity in 2013, compared to the national average of 14.3%. Furthermore, nearly 7% of Latino households with Hispanic older adults had skipped meals or lack of food. This is compounded by difficulties faced in accessing food programs. For example, only 35% of the Latino seniors eligible for (SNAP) actually accessed the program. This means that there are seniors sacrificing food to take care of other basic needs, such as rent or prescription medications. The lack and continuous availability of food also affects overall health: 60% of food insecure seniors are at greater risk for

depression while 53% are more prone to suffering from a heart attack. Food insecure seniors are also 52% more likely to develop asthma and 40% more likely to report an episode stemming from congestive heart failure.

- **Alzheimer's Disease:** According to the Alzheimer's Association, while Latinos are 1.5 times more likely to develop Alzheimer's disease than non-Hispanic Whites, they are less likely to be diagnosed. As a result, their data estimates that between 200,000 and 365,000 Latino seniors have Alzheimer's disease or another form of dementia. There is a higher risk of Alzheimer's disease and other dementias among Hispanics due to higher rates of cardiovascular risk factors (i.e. diabetes, high blood pressure and high cholesterol) and longer life expectancies than the general population. NHCOA has conducted qualitative research to assess Latino seniors and caregivers' attitudes and knowledge about the disease, as well as the challenges faced by the latter in caring for patients in order to identify challenges in early detection among Hispanics. The report includes observations from a group of healthcare providers whose patients include Latino seniors Alzheimer's disease research focused on the Hispanic community is of critical importance given the disproportionate incidence of the disease and early onset among Latinos and the fact that Latino seniors are the fastest growing U.S older adult population. The study's Principal Investigator was Dr. Jim Sherry of the Center for Global Health at The George Washington University and the Co-Investigator was NHCOA President and CEO-Dr. Yanira Cruz.

Housing

Nationwide, nearly 1 in 10 older adults live in overcrowded housing compared to an average of 1 in 50 in the general population. Further, seniors are more likely to live in substandard housing conditions that can cost up to 80% of their fixed income. Therefore, NHCOA is committed to promoting affordable housing for seniors, and leads by example. In Garden City, Kansas and Washington, D.C., NHCOA offers affordable housing at two of its own low-income facilities, each providing 40 high-quality apartments for Hispanic older adults. Expanding quality housing facilities and looking for additional housing options for seniors is a priority for NHCOA. The U.S. is currently experiencing a severe shortage of rental housing, and low-income seniors have particular difficulty finding safe, structurally adequate housing options. Only one in four eligible households can access (HUD) subsidized housing, and Latino seniors who live on low, fixed incomes are particularly vulnerable to homelessness.

- **Section 202:** The Section 202 program helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently a supportive environment that provides services such as cleaning, cooking, and transportation. Casa Iris (Washington, DC) and Mira Vista (Garden City, KS) are two properties managed by NHCOA that provide low-income older Americans ages 62 and older with affordable, quality apartment units.

Leadership Empowerment and Development

NHCOA centers its work on the idea of developing leadership through empowerment and civic engagement. Many Hispanics were born in countries or whose families' come from nations where democracy and rule of law continues to present challenges and difficulties. Reminding Latinos of their right and responsibility to vote as well as empowering them to be their own best advocates are key components to develop a sense of civic engagement and community leadership. At NHCOA, we believe that ground-up leadership is a driving factor that transforms the lives of individuals, families, communities and the entire country. This is why we have developed the Empowerment & Civic Engagement Training (ECET) initiative. Through this community leadership-oriented program, NHCOA promotes the development of positive leadership to solve problems large and small by pairing participants' unique skills and talents with proven grassroots advocacy tools. Since the program's inception, NHCOA has trained more than 800 community-based leaders.

- **ECET Leadership Program:** Since 2010, NHCOA has been implementing its Empowerment & Civic Engagement Training (ECET) leadership program to empower service-oriented grassroots individuals with effective, community-based advocacy tools and instill the belief that everyone has a leader within. This culturally and linguistically appropriate training also places emphasis on learning how to share this knowledge with others. Through a train-the-trainer focus, NHCOA is growing a cadre of dedicated, positive leaders and future trainers who are spreading the message of leadership, empowerment, and civic engagement in their respective communities. One community leader in Dallas explained, "NHCOA is multiplying leadership through us, if these 50 some people trained today can reach at least two people, in one or two weeks, we will double. And, in a few more weeks, they will train others and we will multiply

again, and so forth.” Through the ECET leadership program NHCOA has trained more than 800 grassroots and community leaders across the country.

- **NHCOA Regional Meetings:** The U.S. Latino older population is the fastest-growing segment of the general aging population, which is why it is critical for Hispanic older adults to be well-represented and understood in all areas of U.S. public policy. In an effort to bring national focus on the local realities Latino seniors are facing across the country, NHCOA hosts yearly Promoting Communities of Success Regional Meetings. Each Regional Meeting includes an Empowerment and Civic Engagement Training (ECET), as described above, and an Open Forum. While the ECET leadership program empowers local leaders to mobilize their communities and create positive changes through grassroots advocacy campaigns, the Open Forum is an opportunity to put these skills into immediate practice. During these half-day event, ECET leaders, Hispanic older adults, service providers, professionals, advocates, community leaders, members of the local press, and elected officials come together to discuss issues that are relevant to older Americans. More than present the needs and challenges, participants seek out cross-sector solutions that will ultimately help improve the lives of Latino seniors in that community. The meetings also provide an opportunity to connect community members with local services, programs and information.
- **Advocacy and Public Policy:** NHCOA develops and advocates for policies that improve the lives of Hispanic older adults. For example, NHCOA has worked with the office of U.S Senator Michael Bennet, of Colorado, to develop the Improving Services and Activities for Diverse Elders Act of 2012. This bill was designed to help communities provide culturally and linguistically appropriate services to older adults. In addition to developing policies, NHCOA also educates lawmakers on Capitol Hill, coordinates policy-related events, and



partners with other aging advocates. NHCOA also hosts Congressional briefings that attract Members of Congress and their staff to discuss the key issues Hispanic older adults face. Further, NHCOA works with coalitions of aging advocates in order to strengthen its message and highlight the needs of Latino seniors to other aging organizations, including the Diverse Elders Coalition, Eldercare Workforce, Latinos for a Secure Retirement, Leadership Council of Aging Organizations and the National Hispanic Leadership Agenda.

For interview requests and other media-related inquiries, please e-mail media@nhcoa.org.