

Fact Sheet

Overview

On Tuesday, August 18, 2009, Governor Ritter announced he intends to slash \$7.1 million in financial assistance to the poor and disabled (Aid to Needy Disabled Program – State Only: AND) eliminating this monthly program of support for approximately 10,310 individuals this year alone.

The AND program was established by the Colorado General Assembly in 1953 as an "interim assistance program" for people waiting for their federal Social Security benefits to begin. The majority of people receiving AND support ultimately receive Social Security benefits. Ironically, the state receives reimbursement for all of its AND payments made on behalf of those obtaining SSI, retroactively to the date of application. Thus, eliminating AND will also eliminate the Social Security reimbursements to the state, resulting in only phantom, short-term savings.

Colorado businesses will suffer from the loss of about \$14.4 million annually in consumer spending on housing, health care, public utilities, food, transportation and consumer goods.

Balancing the budget by stripping away lifelines from our most vulnerable citizens is not the answer to the state's fiscal crisis. These steps will certainly push thousands more into homelessness, shifting the cost to more expensive emergency service programs. Further, considerable budget cuts in Colorado's Medicaid reimbursement rate, the Healthcare Services Fund and the Primary Care Fund will increase emergency room visits at significant costs to the state and taxpayers, particularly in Colorado's 10 largest counties.

Strains on local government funds have already reduced the ability of local communities to fill these gaps created by the state. Furthermore, just as the need for shelter and housing is skyrocketing, foundations are giving less due to losses in their investments. Individual giving is in jeopardy as donors worry about their own financial health.

Forty-five organizations throughout Colorado currently oppose the cut. (See page 6.)

What is "AND - SO"?

Aid to the Needy and Disabled State Only Program (AND) is an interim assistance program, of \$200 each month, provided by the State of Colorado to people who meet the requirements of need and disability, between the ages of 18 and 59. Claimants prove disability for this program by having a doctor certify that they are unable to work for a period of at least six months. Benefits are paid under this program only if the claimant has a pending claim for Supplemental Security Income (SSI) disability benefits. Upon receipt of SSI benefits, the claimant reimburses the state for any AND benefits received.

This reimbursement is facilitated through the Social Security Administration, which, pursuant to federal statute [42 U.S.C. §1383(g)], sends a check for reimbursement of the interim assistance directly to the state before paying the balance of the SSI award to the claimant. AND provides no medical benefits but once SSI is granted, often so is Medicaid. Applicants must be medically certified by a physician (on Med-9 form) to be or expected to be totally disabled for at least six months; meet the individual resource limit of \$2,000 or the limit of \$3,000 for a couple; meet Colorado residency, citizenship/legal immigrant status requirements; must exhaust all other public financial assistance benefits, such as Colorado Works; must be between the ages of 18 and 59; and, must apply for Supplemental Security Income.

What is "SSI"?

Supplemental Security Income (SSI) is a need-based benefit provided through Title XVI of the Social Security Act administered by the Social Security Administration (SSA). Claimants for this program often have a concurrent claim for disability benefits under Title II of the Social Security Act, Social Security Disability Insurance (SSDI). The Social Security Act defines disability for both programs as: "The inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months." [42 U.S.C. §423(d)(1)(A)].

What is "DDS"?

Disability Determination Services (DDS) is the Colorado state agency that makes the disability decisions for the Social Security Administration (SSA). When SSA added protection for the disabled in 1953, Congress wrote into the law that the disability decision had to be made by a state agency and not by a federal office. SSA pays the state to run the office and make the decision. DDS has nothing to do with the application process, any other eligibility determination, or the determination or calculation of benefits.¹

What is the cost of the AND program to the State of Colorado?

According to Colorado's Department of Human Services (DHS), a suspension of the AND program will reduce the FY 2009-10 appropriation by \$7,146,477 total funds (\$4,544,073 in general funds and \$2,624,303 in cash funds). However, an expenditure of \$30,500 will be incurred to change the Colorado Benefits Management System (CBMS) to implement the cuts. "AND changes are major modifications, affecting many decision tables and rules within CBMS. These costs, estimated to drive 510 hours of work at an estimated cost of \$30,500, would reduce the net savings in FY 2009-10."

Note: The AND program is an "interim assistance" program, (i.e., provision is made for receipt of state benefits pending an SSI eligibility decision). DHS reports that approximately 20 percent of the AND recipients are approved for SSI, at which time Colorado is reimbursed for the AND payments it made. However, other states report higher reimbursements at 49 percent (Maryland) and 67 percent (Washington).

Why is the reimbursement from SSA so low?

The criteria for disability is determined differently at the state and federal levels. Colorado requires a medical determination provided by a physician, while SSA makes a legal determination based on medical evidence. The state also lacks the capacity to meet the caseload of claims presented for processing to DDS. This will likely get worse because of furloughs, the hiring freeze and the two-year timeframe that it requires to train new staff.

The biggest determinant may be the inability of SSA to process a backlog of claims. While testifying in front of the U.S. House Ways and Means Committee, SSA Administrator Michael Astrue said, "The system is so complicated that it takes people a long time to become fully productive. Nine months in, Administrative Law Judges are at about three-quarters of the productivity of a more experienced person".

What will be the cost to the Colorado economy if the program is cut?

The AND program provides direct payments to individuals; for 56 years it has served as an economic stimulus throughout the state. If the program is eliminated, Colorado businesses will suffer each year from the loss of approximately \$14.4 million in direct consumer spending on housing, health care, public utilities, food, transportation and consumer goods.

How many other states have AND-type programs?

In 2009, 39 states, including Colorado, offer an interim assistance program to needy and disabled people awaiting disability benefits – in 2008 the total number of states was 38.

How long does an AND recipient wait for a decision on their SSI claim?

In Colorado, wait times for decisions on SSI claims currently take 22 months, on average. During that time, the claimant's only source of income is AND. In FY 2008, Colorado's DDS granted only 34 percent of the initial claims. This initial claims process took an average of 125.4 days. If the initial SSI claim is denied, there are several other levels of appeal for the claimant. It is not unusual for claimants to wait five years or more to ultimately get a favorable decision in their SSI claims.⁴

Who does AND serve?

The AND program serves a unique population – individuals who are poor, disabled, unable to work, are awaiting SSI benefits, and who are not eligible for other state assistance programs such as Temporary Assistance to Needy Families (TANF). Fifty-seven percent are men; 43 percent are women. The majority, 56 percent, are between the ages of 46 and 59; 34.3 percent are between the ages of 30 and 45; and 9.7 percent are aged 18 to 29.

Major disabilities among all recipients are: a mental disability, a muscular-skeletal diagnosis, a neuralgic disorder, a cardio-vascular diagnosis, or an endocrine diagnosis. The Colorado Department of Human Services reports that 1,837 of all AND beneficiaries are homeless (18 percent).

How many people in Colorado benefit from the program?

The AND program served 10,310 unduplicated recipients in FY 2008-09; the average monthly caseload was 5,933. The monthly caseload in July of 2009 was 6,526. Eighty-two percent of recipients reside in the 10 largest counties in Colorado (Denver, Jefferson, El Paso, Arapahoe, Adams, Boulder, Larimer, Weld, Douglas and Pueblo).

Two-hundred dollars isn't much. Do people really need AND?

Nearly half of SSI recipients live in families with income below the poverty threshold, even after receiving an SSI payment. However, SSI does serve an important role as a social safety net moving many recipients out of extreme poverty, when the family's income is below 50 percent of the poverty threshold. The fraction of SSI recipients in extreme poverty is reduced from 41 percent to five percent when SSI payments are included.⁵

What other safety net programs are available to AND beneficiaries?

The only additional safety net program available to AND recipients in Colorado is "Food Stamps". However, the federal government places numerous restrictions on the use of Food Stamps, disqualifying items such as paper products (toilet paper) and toiletries (toothpaste, etc.). And, at a time when the demand for emergency food assistance is increasing⁶, Colorado fell to 52nd (behind Guam) in food stamp processing in 2007, according to the U.S. Department of Agriculture.

Colorado received 20,000 more food stamp applications in January 2009 compared to the previous year. Federal rules require that food stamp applications be processed within 30 days of application, however as many as 16 percent of Colorado's applications were not processed on time in March 2009. Further, applications for homeless individuals must be processed within seven days. County workers say the backlogs are a result of an inefficient software program called the Colorado Benefits Management System (CBMS). DHS was forced to reimburse the federal government \$9.4 million for mistakes in CBMS related to Food Stamp processing in December 2008.

How do AND recipients spend the funds they receive?

AND recipients are unable to work and have no financial assets, therefore they use their AND funds to meet their basic needs; if they are housed this includes utility costs. To qualify for subsidized housing a minimum rent of \$25 to \$50 is required. The AND payment also enables the individual to make the necessary co-payments for medications and office visits, while they wait for SSI and Medicaid.

How do homeless recipients use AND?

A recent study of a similar interim assistance program in Maryland (the Temporary Disability Assistance Program – TDAP) concluded that recipients (surveyed when accessing homeless services) of TDAP primarily use program assistance to meet basic human needs: 64 percent of respondents reported using some or all of their TDAP benefit to secure some form of periodic, temporary housing (e.g., one to two weeks in motels, the remainder of the month in shelters when available or on the streets). Respondents also frequently reported using the TDAP benefit to obtain food (48 percent), transportation (44 percent), personal care items (43 percent), and clothing (35 percent).

<u>In an interview with the Associated Press on September 16, Governor Ritter said the AND "cash payments are the least efficient money spent on the safety net, with no way to ensure they go for basic needs".</u>

The responsibility for the efficient administration of the AND program lies with the state of Colorado, not with the public it serves. Rather than place the burden of accountability on more than 10,000 disabled individuals living in poverty who seek an assistance source of last resort, the Governor would be well-advised to establish performance standards for his Department of Human Services to ensure the delivery of high-quality, citizen-centered services despite increased caseloads and reduced resources; to promote the integrity of the program through superior stewardship; to achieve sustainable solvency and ensure the program meets the needs of current and future beneficiaries; and to strategically manage and align state employees to support the mission of the program.

The Colorado Department of Human Services Director, Karen Beye, reports that "many individuals on this program are currently receiving food, housing and energy assistance and will continue to do so" – is this true?

Not necessarily. While it is true that AND recipients are generally eligible for Food Stamps (SNAP – Supplemental Nutrition Assistance Program), significant delays in receipt can be expected. Colorado fell to 52nd nationally in timely food stamp processing in 2007.

The Colorado Coalition for the Homeless estimates approximately ten percent of all individuals served on the AND program (1,031) are recipients of subsidized housing programs. Many must meet a minimum rent requirement or risk eviction. Separately, more than 9,000 AND beneficiaries, over the course of a year, are either homeless (18 percent) or sheltered with family or in congregate settings, living well below the poverty threshold. Eliminating this vital financial support will quickly result in greater levels of extreme poverty and ultimate homelessness for thousands of households; the state provides no dedicated funding for housing for the homeless.

When available, energy assistance is extremely limited. The Low-Income Energy Assistance (LEAP) Program is obtainable only from November 1 through April 30. The amount of funding for individuals and families depends on household income, how many applications are received and how much funding is available (the program is supported by private organizations and individuals). In some cases last year, it took up to 50 business days to process and approve applications. Typically the dollar amount does not exceed the applicant's heating cost for a total of two months. Often, recipients receive only enough to pay a portion of their energy expenses for one or two, non-consecutive months. 8

State officials have said they plan to "work with the Social Security Administration to speed up the application/determination process for SSI". Is this realistic?

No. The current demands on the Social Security Administration exceed its capacity to respond. In the 2009 Annual Report to Congress of the SSI Program⁹, SSA has said:

"The SSI program provides an especially valuable form of aid during this severe economic downturn, when an increasing number of Americans rely on the Federal Government for assistance. Concurrently, an increase in the number of program beneficiaries generates additional burdens for SSA that are inherent in the administration of the SSI program. As a result of the economic downturn, SSA also expects to see substantial increases in applications for both Social Security and SSI benefits. While the baby-boom retirement wave has been expected, increases beyond those anticipated could occur due to persons who have been recently unemployed choosing to leave the labor force and elect earlier-than-expected retirement. In addition to the increase in SSA's workloads, the demographics of an aging labor force also affect our ability to meet these workload challenges. Many of SSA's most experienced staff are baby

boomers themselves. Recent projections indicate that we might lose more than 40 percent of our current employees by 2016."

Colorado Case Studies 10

- Michael P., age 50, is a former veteran who lives in Loveland. He has a traumatic brain injury and a post traumatic stress disorder along with back and hip problems. Since April, he's had two surgeries on his hips. He depends on AND for subsidized rental payments, utilities, a phone and toiletries. He's waiting for his hearing to be scheduled. "If this goes through and I lose my AND, I'm going to be homeless and hungry. With my hip, I'm really not a candidate for staying in shelters."
- Mary P., age 51, lives in Denver. Her husband, Kirk, age 46, has been diagnosed with paranoid schizophrenia. Two years ago, they lost their jobs and became homeless. One night, while sleeping behind a building near the Platte River, Mary had a heart attack. She now has three cardiac stents. In April, Mary and Kirk started receiving AND, enabling them to get off the streets and rent a small studio apartment. Their SSI applications have been denied and they are appealing. "Without AND we would be another homeless statistic. For us and a lot of people, it is so needed, so beneficial, so appreciated. I can't imagine you pulling it away from us who have nothing to begin with. There must be another way to cut the budget."
- Connie lives in Rifle. She is physically disabled and unable to work. After a seven year battle, she was approved for SSI benefits. The AND benefits she received will be paid back to the state of Colorado. Without AND she would have been homeless. "I am asking you to please continue the AND program so that people like me will be able to live not in fear, but with hope."
- Michael B., age 59, lives on the streets of Denver. His mental health issues make it difficult for him to handle sleeping at a shelter. While homeless, he's been mugged, hit by a car and hospitalized for contusions and a broken leg. As Michael waits to hear if his SSI will be approved, he depends on AND for necessities like prescription glasses, a blanket, a tarp, a sewing kit to mend his clothing and, when the weather is especially harsh, a night in a motel. "If you have nothing, you don't have a chance. Without AND, they'll be twice as many people on the streets flying signs...."
- Betsy is a single woman who lives in Denver. She has diabetes and Addison's disease. On Christmas in 2008, she fell on some ice. Betsy had several surgeries and has a permanent metal plate and three screws that hold her shoulder in place. Unable to continue her work as a Certified Nursing Assistant, Betsy lost her job, health care benefits and home. With her AND, she has been able to secure subsidized housing. "I use AND for bus fare, to get to the medical appointments I need to go to, and for other basic necessities like toiletries and utilities. Without AND benefits, I wouldn't know what to do."
- Robert, age 46, lives with his parents in Thornton. He has back problems that limit both his ability to stand for long periods of time and his mobility. He also has a mental health diagnosis. His symptoms include paranoia, anxiety and difficulty concentrating. He has been unable to work for the past two years and has been homeless. With his AND monthly benefit, he contributes what he can to household expenses at his parents, pays for bus fare to appointments and attempts to pay off a debt from an uninsured hospitalization for pneumonia. "I hope this doesn't happen 'cause when you ain't got two nickels to rub together, it makes you want to go into other things like addiction and crime. When you're on the streets, it's dog eat dog; you do anything to survive."
- Marvin, age 51, lives in Alamosa. Three years ago while working as a mason, he fell through a roof and sustained a back injury. Doctors didn't know if he would ever walk again. After multiple surgeries, exhausting his Workers' Compensation and unable to work, Marvin became homeless. He applied for SSI and started receiving AND in July. Last month, he was assaulted in an alley and broke his arm. He used his AND to buy a bike. With one good leg and arm, he is able to pedal to doctors' appointments versus paying cab fare. He's currently staying at a shelter. His AND makes him eligible for subsidized housing and he is on a waitlist. "Please don't cut AND. I don't know what I'll do or where I'll turn to. Without that little bit of money I won't have no chance at all of getting an apartment. I'll freeze to death on the streets."
- Virginia, age 47, lives in Denver. Virginia has struggled with her mental illness since she was a teenager, but did not receive an accurate diagnosis until four years ago. She applied for Social Security disability benefits several times over the past 15 years. When she was denied, she tried to fend for herself. In 2002, she became homeless. She's currently receiving AND and has an attorney to help her appeal her case.

- AND has enabled Virginia to find subsidized housing and stabilize her mental health. "It's helping me get back on my feet; it's helping me with my medication and mental stability. I think it's really important for other people who have the same condition as me and who don't have other options to live independently."
- Randy, age 36, lives in Denver. Randy was born with a hand tremor. He can't write legibly or type. He has knee problems and cannot use stairs, lift or run. He also can't walk for long distances or stand excessively. He has been diagnosed with a bipolar disorder. Randy received AND benefits for the past two years and was just approved for SSI. "AND literally changed my life. If it weren't for it, I would be in a homeless shelter. It gave me hope and a chance to be productive."
- Petra, age 51, is homeless and often finds shelter in Longmont. She started working when she was 14. From 2003 to 2008, she was employed in law enforcement. Three of Petra's fingers are numb and she has a severe, undiagnosed pain in her arm that she finds intolerable. Petra started receiving AND five months ago. She pays \$30 a month for health care appointments and \$50 for medication for her pain and depression. Her SSI was denied in June and she's preparing for her hearing. She says she will commit suicide if she loses her AND.
- Sam, age 42, lives in Longmont. He has diabetes, cardiomyopathy, non-alcoholic pancreatitus and high blood pressure. Due to his declining health, in 2007, he lost his job as a paramedic. He has been receiving AND benefits for 21 months. Sam pays \$50 a month for rent. He receives free medical exams through CICP and pays \$70 a month for prescriptions. If Sam loses his AND, he will be living on the streets without his medications.
- Liz, age 53, lives in Aurora. Because of her diabetes, she's had multiple toe amputations. She uses oxygen regularly and she has cellulitus and high blood pressure. While waiting for her disability approval, she paid over \$100 of her \$200 AND monthly benefit for medications, including insulin. "There's people out there that need AND. They're fighting to get Social Security. It's not much but it's something."
- Susan, age 50, lives in Westminster. In addition to her mental health diagnosis, Susan can't lift, bend or use the stairs. She was denied SSI and has a hearing this week. She has been receiving AND benefits for a year and uses \$75 each month to pay for medications for her thyroid problem, high blood pressure and back pain. She can't afford medication for her arthritis. She also pays \$5 each time she has a health care appointment. Susan doesn't understand why the Governor would cut a program for which the state gets reimbursed. "Without AND, I wouldn't be able to go to the clinic or get any of my meds."
- Mary L., age 53, lives in Denver. In November of 2007, Mary sustained an injury on her job at a candy and nut packaging facility where she regularly lifted and moved 50 pound boxes. Worker's Compensation paid for the surgery to repair her hernia in May of 2008, but Mary never fully recovered. With limited mobility and only able to lift ten pounds, Mary lost her job and her home. Since April, she's lived in a shelter. She applied for SSI/SSDI and started receiving AND benefits three months ago. With her AND, Mary covers co-pays for prescriptions and doctors' visits under Medicaid. Because she receives AND, she qualifies for subsidized housing and is on a waitlist. Without AND, Mary will remain homeless.
- Allen, age 38, lives in Colorado Springs. Allen has a mental illness. He grew up in foster homes and residential facilities with intermittent stays at the State Hospital. He was molested multiple times. As an adult, he has been unable to maintain employment and he's been incarcerated. Allen recognizes his problems and is receiving help. He applied for SSI two years ago and hasn't heard the results from his hearing last April. He is homeless, but because he receives AND, he is eligible for housing and is on a waitlist. "If I lose my AND, I won't get my medications. I would lose my phone and ability to communicate with anyone. I won't be able to buy a bus pass, toothpaste or a toothbrush. Taking away AND will hurt the people that are hurt the most to begin with."
- Melissa H., age 40, lives in Denver. She was a victim of domestic violence for 10 years. She has a permanent neck injury, scars on her face and arms and, she has been diagnosed with a post traumatic stress disorder. With no income or job, soon after her husband was sentenced to 10 years in prison, she lost her trailer and became homeless. She has been receiving AND for six months. She uses her AND benefits for prescription pain medication (\$18/ week), bus fare, clothing and other necessities. "Please don't cut AND. I depend on it for my medication, transportation and need it to qualify for housing."

National Case Studies - Individuals Waiting for SSI Determination 11

• A Georgia man is terminally ill with chronic hepatitis C and cirrhosis. He is bedridden and must depend on others for all of his support. More than two years after his application was filed, he was still waiting for a hearing to be scheduled.

- **An Iowa man** with multiple sclerosis has difficulty walking and debilitating fatigue. His claim has been pending since September 2007. He described the situation for himself, his wife, and two children, as "financial ruin." The situation has caused him to feel "hopeless" and he attempted suicide in November 2008.
- The case of an Army veteran from Maryland has been pending since 2006. She filed for Chapter 13 bankruptcy and is in dire need of medical care. She is now homeless.
- A man from Missouri committed suicide because of his inability to afford medical care and take care of his family while waiting for a hearing. He had suffered horrible burns while pouring asphalt on his former job.
- **A Missouri woman** died while waiting for her hearing, due to medical complications related to her disabling conditions. At her death, she was virtually homeless, living in dilapidated travel trailer. Tragically, both her child and husband also died while she was waiting.
- The claim of a former junior college instructor from New Jersey has been pending for more than three years. She has taken out home equity loans of more than \$70,000 and is unable to borrow more. She has borrowed from every friend or family member she knows in order to make payments on her loans. She can no longer afford to see doctors or pay for her medications.
- An Ohio man and has had five liens put on his home. He does not have medical insurance to receive the medical treatment that he needs. Without treatment, his health will continue to decline.
- An Oregon man who was chronically mentally ill and homeless had been living outdoors for at least 10 years. He also suffered terrible pain. His claim was denied and he spent his last winter outdoors in the snow and rain. A hearing date was finally set but his stomach hurt so much that he went to an emergency room and was diagnosed with end-stage pancreatic cancer. He died before he received any benefits.
- **A Pennsylvania man** has Stage III colon cancer, yet his claim was denied. He is undergoing infusion therapy at home but he has no money to pay his rent and does not know where he will be living.
- A woman from South Carolina with uncontrolled diabetes lived in her sister's home. She had no medical insurance and had 52 emergency room visits and 14 inpatient hospitalizations in 18 months. Untreated sores led to a leg amputation but the sores were so serious that osteomyelitis set in and she died before her claim was approved.
- While waiting for her hearing, a **Tennessee woman** and her family were evicted from their home. Both of their vehicles have been repossessed, and they are having extreme difficulties paying for their day to day living. Her husband is on the verge of being laid off and, if that happens, there will be no income at all for this family.

Organizations Opposing the Elimination of the AND Program

- 9to5, National Association of Working Women Colorado Chapter, Denver, CO
- Advocacy Denver, Denver, CO
- All Families Deserve a Chance (AFDC) Coalition, Denver, CO
- Catholic Charities, Archdiocese of Denver, CO
- Center for People with Disabilities, Boulder & Longmont, CO
- CWEE: Center for Workforce Education and Employment, Denver, CO
- Colfax Community Network, Aurora, CO
- Colorado Black Chamber of Commerce, Denver, CO
- Colorado Center on Law and Policy, Denver, CO
- Colorado Coalition Against Domestic Violence, Denver, CO
- Colorado Coalition for the Homeless, Denver, CO
- Colorado Community Health Networks, Denver, CO
- Colorado Criminal Justice Reform Coalition, Denver, CO
- Colorado Cross Disabilities Coalition, Denver, CO
- Colorado Episcopal Public Policy Network, Denver, CO
- Colorado Interfaith Voices for Justice, Denver, CO
- Colorado Progressive Coalition, Denver, CO
- Consortium for Older Adult Wellness, Lakewood, CO
- The Delores Project, Denver, CO
- The Gathering Place, Denver, CO
- Energy Outreach Colorado, Denver, CO

- Francis Heights Clare Gardens, Denver, CO
- FRESC: Front Range Economic Strategy Center, Denver, CO
- Homeless Education and Legislative Lobbying Coalition, Denver, CO
- Homeless Outreach Providing Encouragement (HOPE), Longmont, CO
- HomewardBound of the Grand Valley, Grand Junction, CO
- Human Services Network of Colorado, Denver, CO
- Sawaya, Rose, Kaplan, Wilkinson & McClure P.C.
- LaPuente Home, Inc., Alamosa, CO
- The Legal Center for People with Disabilities and Older People, Denver, CO
- Lutheran Advocacy Ministry Colorado Chapter, Denver, CO
- Mental Health America of Colorado, Denver, CO
- Metro Denver Homeless Initiative, Denver, CO
- NAMI Colorado (National Alliance on Mental Illness) Denver, CO
- National Coalition for the Homeless, Washington, DC
- National Council of Jewish Women Colorado Chapter
- National Health Care for the Homeless Council, Baltimore, MD
- National Policy and Advocacy Council on Homelessness, Washington, DC
- People's Leadership Council, Denver, CO
- Posada, Inc., Pueblo, CO
- Renaissance Property Management Company, Denver, CO
- Rights for all People/Derechos Para Todos, Denver, CO
- Senior Support Services, Denver, CO
- St. Francis Center, Denver, CO
- Stride, Lakewood, CO
- Volunteers of America, Denver, CO

For more information:

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¹ http://www.cdhs.state.co.us/dds/index.htm

² Colorado Department of Human Services (August 24, 2009), *Budget Reduction Proposal 25: Aid to the Needy Disabled – State Only Program Suspension*

³ Social Security Administration (2009, June). 2009 Annual Report of the SSI Program. Retrieved August 20, 2009 from: http://www.ssa.gov/OACT/ssir/SSI09/ProgramDescription.html#70807

⁴Atkinson, Ann (2009, August). Facts about Supplemental Security Income, Social Security Disability Insurance, and Aid to the Needy and Disabled in Colorado.

⁵ Social Security Administration, Office of Policy, Office of Research, Evaluation and Statistics (January 2008). *Characteristics of Noninstitutionalized DI and SSI Program Participants.*

⁶ The United States Conference of Mayors (December, 2008), *Hunger and Homelessness Survey*

⁷ Health Care for the Homeless, Inc. (2009, August). *Client Utilization of Temporary Disability Assistance Program.* Retrieved August 23, 2009 from: http://www.hchmd.org/TDAP%20Report.pdf

⁸ http://www.cdhs.state.co.us/LEAP/

⁹ http://www.ssa.gov/OACT/ssir/SSI09/toc.html

¹⁰ Compiled from information provided to the AND Advocacy Coalition for the Colorado Coalition for the Homeless

¹¹ Testimony of Peggy Hathaway, Co-Chair, CCD Social Security Task Force, Joint Hearing before the House Ways and Means Subcommittees on Social Security and Income Security and Family Support, "Eliminating the Social Security Disability Backlog," March 24, 2009. Ms. Hathaway's testimony is available at: http://waysandmeans.house.gov/hearings.asp?formmode=view&id=7618.

Emailed: 8.25.09



BUDGET CUTS WILL PUSH THOUSANDS MORE INTO HOMELESSNESS

Who will pick up the pieces?

Dear Friends,

On Tuesday, August 18, 2009, Governor Ritter announced he intends to slash \$7.1 million in financial assistance to the poor and disabled (Aid to Needy Disabled Program: AND) eliminating this monthly program of support. Balancing the budget on the backs of our most disadvantaged citizens is not the answer. This step will certainly push thousands more into homelessness without delay. And, relying on non-profits and the private sector to pick up the pieces is a mistake in judgment that will cost us dearly in corrective dollars and in lost human capital.

Tell the Governor and the Colorado General Assembly's Joint Budget Committee – NO! (Their contact information follows this message.)

Reducing this monthly financial assistance to poor individuals, from \$200 to nothing, will threaten the very survival of thousands of our neighbors. These are people that Colorado state officials have already determined to be both needy and disabled.

The men and women who rely on AND have no other income. They have no assets. They are the poorest of the poor in Colorado. They have a disability that precludes them from working. It is unconscionable now to take away their essential life preserver.

As one of our clients reported to the Denver Post today, "It's my life. Without it, I have no life". After living on the street for seven years with several disabilities and unable to work, this 57-year-old man now has a small apartment where his grandchildren can visit him. When his AND allotment is combined with food stamps and a supportive housing program, he can just get by – without it, he's certain he'll become homeless again.

The AND funds are awarded to individuals while they wait for benefits from the Social Security Administration – a cumbersome process that can take many years. Once completed, however, the federal government reimburses the state for the expense.

Strains on local government funds have already reduced the ability of local communities to fill gaps created by the state. Furthermore, as the need for shelter and housing increases, foundations are giving less, due to losses in their investments. Individual giving is in jeopardy as donors worry about their own financial health.

It appears the safety net in our state is broken. At the Coalition, we only have a fraction of the resources needed to meet the skyrocketing housing and service needs of newly homeless people who are coming to us for help.

If all the Governor's budget cuts are implemented, our organization will have to absorb at least a \$2.5 million loss instantly in medical and mental health cuts alone. Meanwhile, we must find a way to continue to provide housing, healthcare and supportive services to a projected 18,000 men, women and children this year who now have no where else to turn. So, maintaining the AND program to protect Colorado's poor and disabled citizens is more vital than ever.

Emailed: 8.25.09

We understand that Colorado's budget is severely strained as tax revenues fall. But, the Governor has said his budget "is a moral document". We think it's a matter of choice. Creating crises and despair for so many people is a bad choice.

Please help us prevent cuts to AND. Contact our policy-makers now.

Thank you for your attention and your help,

B.J. Iacino

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<u>SHARE YOUR OPINION WITH THE GOVERNOR'S OFFICE</u> - website where a person can offer opinions on pending legislation via a webform

Office of State Planning and Budgeting:

Todd Saliman, Director - 303-866-3317, ospb@state.co.us

Joint Budget Committee of the Colorado General Assembly:

Senator Moe Keller (Chair) - 303-866-2585, moe.keller.senate@state.co.us
Senator Abel Tapia - 303-866-2581, abel.tapia.senate@state.co.us
Senator Al White - 303-866-2586, al.white.senate@state.co.us
Representative Jack Pommer - 303-866-2780, jack.pommer.house@state.co.us
Representative Mark Ferrandino - 303-866-2911, mferrandino@yahoo.com
Representative Kent Lambert - 303-866-2937, rep.kent.lambert@comcast.net

Emailed: 10.15.09



TELL GOVERNOR RITTER THE AID TO NEEDY DISABLED PROGRAM (AND) IS NOT EXPENDABLE!

Dear Friends,

Over the past several weeks, more than 45 organizations and hundreds of individuals have united to protest the Governor's stunning decision to eliminate the only source of support for more than 10,000 of Colorado's poorest citizens who must cope with a disability that's rendered them unable to earn a living. Despite such widespread public opposition, the Governor remains resolute in his desire to take this unprecedented action.

Since 1953, Colorado's Governors have seen the wisdom in preserving this resource of last resort for our neighbors in greatest need. Cutting the Aid to Needy Disabled (AND) Program is a decision that will result in extraordinary humanitarian devastation; skyrocketing costs to municipalities and tax payers in emergency services; and, a multi-million dollar loss to Colorado businesses. Click here for details.

According to the Governor's timetable, every AND recipient will stop receiving assistance on January 1, 2010. There's still time to prevent this inexcusable action from occurring.

If you act NOW.

<u>Please contact Governor Ritter</u>. Tell him the AND Program is **NOT** expendable.

Governor Bill Ritter 136 State Capitol Denver, CO 80203-1792 (303) 866-2471

<u>Please contact Karen Beye, Executive Director, Colorado Department of Human Services.</u> She is the state executive responsible for managing AND. She made the recommendation to the Governor to cut the Program. **Tell her the lives of 10,000 poor and disabled individuals are NOT expendable.**

CDHS Executive Director, Karen Beye 1575 Sherman Street, Denver, CO 80203 (303) 866-5700 karen.beye@state.co.us

<u>Please contact your State Legislator</u>. Introduce yourself as their constituent. **Tell them you strongly oppose the elimination of the AND Program**.

Thank you for your attention and advocacy,

B.J. Iacino Director, Education and Advocacy Colorado Coalition for the Homeless (303) 285-5223

P.S. Please forward this message to others and urge them to take action.

Emailed: 10.16.09



GOVERNOR RITTER RESTORES FUNDING FOR NEEDY, DISABLED

Dear Friends,

I'm writing with good news!

Yesterday you may have seen our Action Alert urging you to join us in our advocacy to restore the Aid to Needy Disabled Program (AND). Many thanks to those of you who took action. The Governor listened to your concerns and valued your input.

We're pleased to announce that today he restored funding for AND, which provides a monthly stipend of \$200 for food, housing and other essential services to about 6,500 of Colorado's most vulnerable residents.

Please join us in thanking Governor Ritter. His conclusion reflects a keen and compassionate understanding of the needs of Colorado's most vulnerable citizens. (The Governor's contact information is at the bottom of this message.)

"We are grateful for the Governor's thoughtful leadership on this issue. These cuts would have pushed many disabled Coloradoans into homelessness and impaired our ability to help those who are homeless move back into housing," said the Coalition's President John Parvensky. "We are pleased that the Governor listened to many people across the state who expressed concern about the impact of these cuts to our most vulnerable neighbors."

The AND program serves a unique population – individuals who are poor, disabled, unable to work, are awaiting SSI benefits, and who are not eligible for other state assistance programs. The Social Security Administration reimburses Colorado once their disability benefits are awarded.

Randy, age 36, lives in Denver. His story is echoed throughout the state. He recently told our staff: "AND literally changed my life. If it weren't for it, I would be in a homeless shelter. It gave me hope and a chance to be productive."

On behalf of Randy and countless others, we're grateful for your attention and advocacy.

Sincerely,

BJ Iacino Director, Education and Advocacy Colorado Coalition for the Homeless (303) 285-5223

Write or call Governor Ritter at:

136 State Capitol Denver, Colorado 80203-1792 (303) 866-2471



Advocacy Campaign Timeline

WEEK 1 - August 3rd-7th

• August 6 – The Coalition hears rumors about the Governor's intention to cut the Aid to Needy Disabled (AND) program.

WEEK 2 - August 10th-14th

- August 12 Education and Advocacy (E&A) team meets an Outreach Worker from the Denver Department of Human Services to better understand the current problems and procedures necessary to apply for AND.
- August 13 E&A team alerts the Coalition's Leadership and Management personnel in order to mobilize all staff and external program partners.
- August 13 E&A team requests official demographics of the AND population from the *Colorado Department of Human Services* (CDHS).
- August 13 E&A team contacts national organizations, including the National Coalition for the Homeless, the National Policy and Advocacy Council on Homelessness, and the National Health Care for the Homeless Council, for insights on national trends.
- August 14 E&A team contacts every county (64 total) in the state to identify AND caseloads.

WEEK 3 – August 17th – 21st

- August 18 Governor Ritter presents his proposed 2009-10 budget cuts to the Joint Budget Committee (JBC). Included in his proposal is the suspension of the AND-SO program.
- August 19 Legislators, led by Representative John Kefalas, and Coalition staff question Todd Saliman, Director of the Office of State Planning and Budgeting (OSPB) about the cut to AND.
- August 19 E&A team begins client interviews, establishes goal of at least 3 interviews each day.
- August 19 E&A team begins media outreach.
- August 20 E&A team contacts each member of the JBC to schedule meetings.
- August 20 The Coalition sends first Action Alert via email to homeless advocates urging them to contact the Governor and members of the JBC to voice their opposition to the cut.
- August 20 Denver Post runs article, "Colorado budget cuts will hurt indigent most, some say."
- August 21 E&A team produces a comprehensive fact sheet to facilitate advocacy efforts. It was updated daily with client stories, additional facts and new Campaign sponsors.

WEEK 4 - August 24th - August 28th

- August 24 E&A team continues client interviews, issue research and media advocacy.
- August 24 The Coalition recruits disability law attorneys to join Campaign.

- August 25 E&A team invites external organizations to attend first Campaign planning meeting.
- August 26 E&A team begins interviews with 38 other states, with AND-type programs, to gather information that will facilitate Campaign advocacy.

WEEK 5 - August 31st - September 5th

- August 31 E&A team continues client interviews, issue research, media advocacy and state interviews.
- September 1 Legislators contact the *Joint Budget Committee* (JBC) for more information about the impact of the cut on the state budget.
- September 2 First AND Campaign planning meeting was held (25 organizations represented).
- September 3 CDHS Executive Director, Karen Beye, attends Governor's Community and Interagency Council on Homelessness meeting to justify the AND cut and is met with significant opposition.

WEEK 6 - September 7th - September 11th

- September 7 E&A team continues client interviews, issue research, media advocacy and state interviews.
- September 8 The Coalition's E&A Director testifies in front of the Economic Opportunity Poverty Reduction Task Force on the need to preserve AND.
- September 8 The Coalition's President speaks at a rally on the steps of the Capitol, protesting cuts to our most vulnerable citizens and specifically asking for a reversal of the cut to AND.
- September 9 Denver Post runs article, "Colorado state doors barred as furloughs begin some of those idled for the day rally at Capitol, urge special session."
- September 9 The Coalition's President is featured on Colorado Public Radio, "How will state budget reductions hit programs for the homeless, the poor and the mentally ill?"
- September 9 Associated Press runs story, "Cut tax breaks, not services, say Colorado advocates."
- September 10 Office of State Planning and Budgeting releases statewide AND caseload numbers and demographics at the request of Representative John Kefalas.
- September 11 The All Families Deserve a Chance Coalition recruits a wide network of Campaign sponsors.

WEEK 7 – September 14th -18th

- September 14 E&A team continues client interviews, issue research, media advocacy and state interviews.
- September 15 A Campaign representative attends a meeting of the Colorado Democratic Business Coalition to urge them to join the Campaign.

- September 17 Associated Press runs story, "Colorado Governor Bill Ritter defends cuts to disabled, mental health."
- September 17 Governor Ritter is quoted in the AP article as saying, "the AND cash payments are the least efficient money spent on the safety-net, with no way to ensure they go for basic needs."

WEEK 8 - September 21st - 25th

- September 21 E&A team continues client interviews, issue research, media advocacy and state interviews.
- September 21 Legislative Council presented the state's September Revenue Forecast to the JBC, showing a shortfall for FY2009-10 that was \$240.7 million higher than the earlier June forecast.
- September 21 E&A team begins recruitment of Auraria Campus students.
- September 22 E&A team meets with Representative Beth McCann.
- September 22 E&A team begins recruitment of businesses and business associations.
- September 23 The Colorado Bar Association Disability Law Section joins the Campaign.
- September 23 The Colorado Black Chamber of Commerce joins the Campaign.
- September 25 The Colorado Cross Disabilities Coalition invites their members to tell their stories related to AND.

WEEK 9 - September 28th - October 2nd

- September 28 E&A team continues client interviews, issue research, media advocacy and state interviews.
- September 30 Representative Sara Gagliardi pressures Todd Saliman and the Governor's office to restore the AND program.
- *October 2* E&A team meets with Mac Zimmerman, Aide to Senator Josh Penry (Senate Minority Leader).
- October 2 E&A team, the Colorado Cross Disabilities Coalition and several other advocates meet with John Cevette, Chief of Staff to Senate President Brandon Shaffer.
- October 2 Todd Saliman briefs advocates about the current state of the FY2009-10 Colorado budget.

WEEK 10 - October 5th - October 9th

- *October 5* E&A team continues client interviews, issue research, media advocacy and state interviews.
- October 5 E&A team meets with Representative Jack Pommer, a member of the JBC.
- October 6 E&A team meets with Representative Daniel Kagan.

- October 6 E&A team meets with CU Boulder Law School student Matt Sura to organize a
 public forum on the Boulder Campus.
- *October 8* E&A team and Campaign members begin plans to stage a demonstration during the Colorado Democratic Party's Annual Fall Gala.
- October 8 E&A Director strategizes with executives from Catholic Charities.

WEEK 11 - October 12th - October 16th

- October 12 E&A team continues client interviews, issue research, media advocacy and state interviews.
- October 12 E&A team meets with Senator Al White, a member of the JBC.
- October 14 The Coalition sends second online Action Alert to Campaign advocates.
- October 15 E&A team recruits Douglas County Democrats to join Campaign.
- October 15 The Colorado Department of Human Services sends notice to all 64 counties with instructions on how to implement the cut.
- October 16 Governor Ritter's Office contacts the Coalition about the Governor's decision to restore the AND program.
- October 16 Governor Ritter issues press statement announcing his intention to reverse the cut to AND.
- October 17 Denver Post runs story, "After protests, Ritter restores aid to needy, disabled."
- *October 17* The Coalition releases a public statement thanking the Governor for restoring the AND program; Campaign members follow suit.

POST-CAMPAIGN ADVOCACY

- December 14 The Coalition convenes first AND Stakeholders meeting with representatives from CDHS to discuss sustainability plans for the AND program.
- *February 13* CDHS convenes second stakeholders meeting. Subsequent meetings were held on February 17 and March 3. The next meeting is scheduled for March 17, 2010.



Sample Media Stories

August 20, 2009

Colorado budget cuts will hurt indigent most, some say

By Jessica Fender, The Denver Post

Advocates for the homeless, indigent and uninsured say that while deep budget cuts will affect all Coloradans, the poorest will feel the sharpest pain.

Click here for the online article

September 9, 2009

Colorado state doors barred as furloughs begin - some of those idled for the day rally at Capitol, urge special session

By Tim Hoover, The Denver Post

The furloughs came as hundreds of state workers gathered Tuesday in front of the Capitol to protest cuts to services and to call for a special session of the legislature to eliminate various corporate tax breaks. Click here for the online article

September 9, 2009

How will state budget reductions hit programs for the homeless, the poor and the mentally ill?

Dan Meyers, host of Colorado Public Radio's "Colorado Matters," talks with John Parvensky, President and CEO of the Colorado Coalition for the Homeless, and Polly Anderson, Policy Director of the Colorado Community Health Network.

Listen to the interview

September 9, 2009

Cut tax breaks, not services, say Colorado advocates

By Colleen Slevin, Associated Press Writer, printed in The Durango Herald

Furloughed state workers, and advocates for the homeless and the disabled, are urging lawmakers to rethink the latest round of budget cuts, with some proposing that millions of dollars in tax credits and exemptions be ended instead.

Click here for the online article

September 17, 2009

Colorado Governor Bill Ritter defends cuts to disabled, mental health

By Colleen Slevin, The Assoicated Press

Colorado Governor Bill Ritter decided to cut services for the mentally ill, the disabled and people without health insurance to help balance the state budget, saying he didn't have the luxury of sparing the safety net. Click here for the online article

Oct. 17, 2009

After protests, Ritter restores aid to needy, disabled

By Tim Hoover, The Denver Post Click here for the online article



Sample Post-Campaign Thank-Yous

"The Colorado Cross-Disability Coalition wants to extend our immense gratitude for the efforts of the Colorado Coalition of the Homeless. This organization took the lead in organizing our opposition to this cut and did a fantastic job. They ran an aggressive and inclusive campaign and deserve the lions share of the credit. The other people to be acknowledged are the AND clients that put aside their fears and even survival to make calls, write letters and attend meetings."

Julie Reiskin, Executive Director, Colorado Cross Disabilities Coalition

"Thanks to CCH for its leadership in attacking this issue. Our clients would likely still be suffering this loss if not for your advocacy efforts."

Bray Patrick Lake, Executive Director, Homeless Outreach Providing Encouragement (H.O.P.E.)

"Good work!! Thank you and everyone else for making this happen. In the future, I'll pay attention sooner and I think HCAC would be pleased to endorse such efforts."

Lyn Gullette, Vice-President, Health Care for All Colorado

"Congratulations! Job well done!"

Jeremy Rosen, National Policy and Advocacy Council on Homelessness

"Great work and thank you."

Representative John Kefalas, Colorado House of Representatives, Ft. Collins, CO

"Thank you very much for the update - I'm very pleased that the Governor restored the funding as I view it as critical for this segment of our most vulnerable population."

Representative B.J. Nikkel, Colorado House of Representatives, Loveland, CO

"Wonderful news..."

Representative Sara Gagliardi, Colorado House of Representatives, Arvada, CO

"Congratulations, this is terrific."

Adela Flores-Brennan, Attorney, Colorado Center on Law and Policy

Thanks for all your hard work on this issue and the important leadership and organization that the Coalition for the Homeless provided."

Linda Olson, Senior Attorney, Colorado Legal Services

"Big thanks to you and your crew! What a great accomplishment and it really did make a difference! Congratulations!"

Laurie Harvey, Executive Director, CWEE: Center for Workforce Education and Employment

"I'm just back in town -- wonderful news! Congratulations, great work!"

Terri McMaster, Former Executive Director, Lutheran Advocacy Ministry of Colorado

"Congratulations and good work!!"

Polly Anderson, Policy Director, Colorado Community Health Network

"Just got the wonderful news about AND! It's so great and is truly due to your efforts. You organized a wonderful campaign that resonated with so many people. Thanks to all of you for preserving at least a small strand of the safety net for our most vulnerable folks! You truly made a difference and we're all so grateful!"

Nan Morehead, Legislative Liaison, Denver Department of Human Services

"Congratulations and thank you for your tremendous effort!"

Carol Peeples, Re-entry Coordinator, Colorado Criminal Justice Reform Coalition

"Terrific news! You did a great job on this issue. Thank you!"

Cindi Coleman, Vice President of Public Affairs, National Association of Jewish Women, Colorado Chapter

"Good news about AND....and I can't help but think you had a big impact on the decision. YEAH!!!"

Judy Hall, Policy & Outreach Coordinator, Economic Opportunity and Poverty Reduction Task Force

"Great advocacy work!"

Amy Miller, Public Policy Director, Colorado Coalition Against Domestic Violence

"WHAT A RELIEF! CONGRATULATIONS!!! Thank you for all your efforts."

Matt Sura, Law Student, University of Colorado

"Hats off to the Coalition for the Homeless and their organizing efforts to help get this terrible decision rescinded."

Dave DeLay, Bayaud Industries

"Thank you for all your hard work on this issue. This is truly such an accomplishment!"

Katie McClure, Attorney, Sawaya Law Firm

"I am up early on this Saturday morning because I could not sleep any longer. Yesterday when I first heard the news I literally yelled out WHOO HOO! I was so excited for my clients, not to mention our population. Many of my personal clients have been stressed out since they were informed of the budget cuts a couple of months ago they, and I were unsure what they would do when the budget cut went into effect at the beginning of next year. Knowing this I spent much of yesterday attempting to contact and track down many of my clients to share this wonderful news about the AND benefit not being cut. So I am up early here at work at the CCA clubhouse (as scheduled) to share the news with all the clients who come in this a.m., and then I will be out tracking down the rest of my clients, and encouraging them to come in so that we may together formulate a letter to the Governor thanking him for his efforts, his listening, and his understanding of how important this is to our population and what it would mean if in fact the cuts went through. I would like to say thank you to you, and your advocacy team for putting in so much time and effort into this. It gives me great pleasure to be associated with an Organization, and people like yourself and team who care so much, and that are willing to go the extra mile to accomplish so much. THANK YOU, and please let your team know how grateful my clients and I are. Have a wonderful day. And God Bless you all."

Joseph Peters, Clinical Case Manager, Colorado Coalition for the Homeless