present today’s webinar:

THE HEALTH & WEALTH CONNECTION
IN NEW MEXICO

July 19, 2018
PARTICIPATE

During the presentation – Type your question in the QUESTIONS BOX to be addressed during discussion breaks or during Q/A
the only grantmaker membership organization focused on building economic well-being for all.
Our Mission

The Asset Funders Network engages philanthropy to advance economic opportunity and prosperity for low and moderate income people.

AFN members are:

- Private, Public, Corporate, and Community Foundations
- Public-Sector Funders
- Financial Institutions
- Corporate Giving Programs
- Credit Unions
- Community Development Financial Institutions
- United Ways
New Mexico AFN is a regional chapter of grantmakers who invest in opportunities for low and middle income individuals and families to build economic well-being. Members can include private, public, corporate, and community foundations, public-sector funders, and financial institutions who want to help New Mexicans secure economic stability, for now and for years to come.
INTRODUCTIONS

AMY DONAFRIO
ASSOCIATE DIRECTOR
CON ALMA HEALTH FOUNDATION

REX DAVIDSON
EXECUTIVE DIRECTOR
LAS CUMBRES COMMUNITY SERVICES

HEATHER BALAS
PRESIDENT & EXECUTIVE DIRECTOR
NEW MEXICO FIRST
Con Alma Health Foundation
Mission

To be aware of, and respond to, the health rights and needs of the culturally & demographically diverse people & communities of New Mexico

To improve health status & access to health care

To advocate for health policies that will address the health needs of all
So What is Health Equity?

When everyone has an equal chance at living a healthy life regardless of zip code, race or income.

Health Equity is based on a Social Determinants of Health (SDOH)—also referred to as Social Conditions.
Social Conditions Determine Health Status

Conditions in which people are born, grow, work, live, and age and the wider set of forces and systems shaping the conditions of daily life.
Prosperity Now Scorecard

A resource for discussion on solutions to putting families on strong financial footing in 5 areas:

Financial Assets & Income, Businesses & Jobs, Homeownership & Housing, Health Care, Education

https://scorecard.prosperitynow.org
### Where Does NM Rank on the PROSPERITY NOW SCORECARD?

<table>
<thead>
<tr>
<th>Metric</th>
<th>NM</th>
<th>USA</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liquid Asset Poverty Rate</td>
<td>47.4%</td>
<td>36.8%</td>
<td>40</td>
</tr>
<tr>
<td>Income Poverty Rate</td>
<td>18.1%</td>
<td>13.4%</td>
<td>50</td>
</tr>
<tr>
<td>Income Poverty by Race</td>
<td>2.1x</td>
<td>2x</td>
<td></td>
</tr>
</tbody>
</table>
  *(higher for people of color)*                       |
| Households with Savings Accounts                     | 68.4%   | 70.8%   | 38   |
| Low-Wage Jobs                                        | 33.1%   | 24.2%   | 46   |
| Uninsured Rate                                       | 12.8%   | 10.9%   | 38   |
| Employer-Provided Ins. Coverage                      | 45.4%   | 58.1%   | 51   |
| Home Foreclosure Rate                                | 2.44%   | 1.5%    | 45   |
| High School Graduation Rate                          | 68.6%   | 83.2%   | 50   |

https://scorecard.prosperitynow.org/reports
Initiatives in New Mexico to Address SDOH and Build Assets

Las Clinicas del Norte in support of Bridges Out of Poverty, a staff training program designed to examine/eliminate barriers to health care through changing program designs, policies & procedures

New Mexico Direct Caregivers Coalition to improve the quality of NM’s frontline healthcare jobs by leading a process on implementation of the Federal Fair Labor Standards Act and codifying a toolkit of exemplary employment practices

Prosperity Works to expand a project that leverages resources & invests in families through a child’s savings account in partnership with low-income communities in Mora County & ABQ

Las Cumbres Community Services for Housing Crisis outreach to increase participation in policies that address barriers to safe and affordable housing for pregnant women, children & families in northern New Mexico

NM Community Health Worker Association ($150,000, 3-yr. grant) to recruit, train & mentor Community Health Workers to assist with certification efforts of the Community Health Worker Act in NM
Resources & Contacts


**PROSPERITY NOW SCORE CARD:**
https://scorecard.prosperitynow.org/reports


Con Alma Health Foundation
conalma.org

New Mexico Asset Funders Network
assetfunders.org/regional-chapter/new-mexico

THANK YOU

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How does homelessness affect Families and Children?

Children and Youth are the fastest growing segment of the homeless population comprising one-third of this total homeless population. 
*(National Center on Family Homelessness)*

A staggering 2.5 million children are homeless each year in America!

Children depend on adults to do their best to provide a nurturing physical and emotional environment. Low income parents often struggle to provide this basic level of care due to a lack of resources.

The largest demographic of homeless families is a single mom in her late 20’s accompanied by two children under six.
Challenges many parents face in providing housing

• If we apply for housing... we will on average have to wait about two years. While we wait, we will most likely live in my car, a shelter or somewhere unsafe.

• If we rent a trailer or apartment... we will pay about $869 a month. I will have to work more than 60 hours a week so I will not pay more than 30% of our income.

• To prove we are poor, we have to provide a pay stub and an ID to qualify for food stamps and find a way to make it to the benefits office. By the way, there is a backlog of 50,000 applicants for food and medical assistance in New Mexico.
<table>
<thead>
<tr>
<th>Budget Scenarios</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing (Rent + Utilities)</td>
<td>$869</td>
</tr>
<tr>
<td>Food</td>
<td>$550</td>
</tr>
<tr>
<td>Childcare</td>
<td>$650</td>
</tr>
<tr>
<td>Transportation</td>
<td>$200</td>
</tr>
<tr>
<td>Total costs of basic necessities</td>
<td>$2,269</td>
</tr>
<tr>
<td>Net income at 40hrs/week at minimum wage</td>
<td>$1,026</td>
</tr>
<tr>
<td>Monthly deficit on a single income</td>
<td>$1,243</td>
</tr>
</tbody>
</table>
Escaping the Poverty Trap

REDUCING “CLIFF EFFECTS” OF SAFETY NET SERVICES

Heather Balas
New Mexico First
What is New Mexico First?

Nonpartisan research
Data
Policy options
Statewide advisors

Civic engagement
Statewide town halls
Community forums
Strategic planning

Advancing change
Government policy
Nonprofit programs
Private sector changes
Statewide town hall on economy

- 200 people from throughout the state
- Two-day intensive deliberation
- Result: 12-point platform with over 50 possible strategies
What is the “cliff effect”? 

- Also called the wage cliff, poverty trap, benefits cliff, low-wage trap
- Occurs when a wage-earner performs well and increases her or his income...
- ...just enough to put the family over a benefits threshold and then loses more in benefits than the pay increase can cover
- Reaction: Fear, uncertainty and instability

Image Source: Worcester Connections Family Resource Center
N.M. single mom with two kids

Data provided by Circles USA, based on assumption that family is supported by combination of multiple benefits programs

<table>
<thead>
<tr>
<th>Earning Increase</th>
<th>Max Monthly Value (full-time)</th>
<th>Reduction in Monthly Spending Power</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1.20 hour raise</td>
<td>$192</td>
<td>$1,333</td>
</tr>
<tr>
<td>Another $1 raise, same family</td>
<td>$160</td>
<td>$1,434</td>
</tr>
</tbody>
</table>
How many New Mexicans are affected?

<table>
<thead>
<tr>
<th>Program</th>
<th>Income to enter program (family of 4)</th>
<th>Income to exit program (family of four)</th>
<th>How many in the program</th>
</tr>
</thead>
<tbody>
<tr>
<td>TANF</td>
<td>monthly income below $2,399</td>
<td>A mystery…</td>
<td>12,663 households (2016)</td>
</tr>
<tr>
<td>SNAP</td>
<td>monthly income below $3,383</td>
<td>A mystery…</td>
<td>471,247 individuals (2016)</td>
</tr>
<tr>
<td>HUD</td>
<td>yearly income below $65,000 (for Bernalillo County, qualifying income varies by county)</td>
<td>A mystery…</td>
<td>over 26,000 households (2017)</td>
</tr>
<tr>
<td>CCAP</td>
<td>at or below $37,650 (annual) or $3,138 (monthly)</td>
<td>over $50,200 (annual) or $4,183 (monthly)</td>
<td>approx. 16,577 families and 27,589 children</td>
</tr>
<tr>
<td>Medicaid</td>
<td>yearly income below $37,825</td>
<td>over $37,825 annual income</td>
<td>787,000 individuals (includes CHIP)</td>
</tr>
</tbody>
</table>
What are other states doing?

- **Indiana**: solid research and excellent video explaining the challenge
  - Institute for Working Families ([www.incap.org/cliffeffectreport.html](http://www.incap.org/cliffeffectreport.html))
- **Vermont**: Adjusted eligibility thresholds and expanded job training
- **Michigan**: Attempting to reform thresholds for the Child Care Assistance Program so that fewer families churn in and out of early childhood programs
- **Minnesota**: Linked eligibility for some benefits to advance family stability
  - Example, if families leave TANF they automatically get an extension for CCAP
What is NMF working on?

- 2017 legislative memorial (SJM 18)
  - Sponsored by Senator Gerald Ortiz y Pino
  - Calls for eligibility and related data collection from CYFD, DOH, HSD
  - Research into what can change
  - Presentation to the legislature with potential policy solutions

- Applied for funding to conduct focus groups with:
  - Beneficiaries (English and Spanish-speakers)
  - Govt/nonprofit workers who support vulnerable families
  - Employers who can tell the workforce story.
What are others trying to do?

- **Circles USA**: working on multi-benefit calculator
  - NMF wants to help them get it online
- **Voices for Children**: Policy research on CCAP
  - [www.nmvoices.org/archives/11564](http://www.nmvoices.org/archives/11564)
- **NM Center for Law and Poverty** (with Voices) urges changes to CCAP:
  - Increase eligibility level to 300% of FPL
  - Decrease benefits on a more graduate sliding scale
- **Sen. Pat Woods**: Offered legislation in 2018.

![Graph showing financial impact of CCAP changes](image-url)
How can you help?

- Share your stories and resources. ([info@nmfirst.org](mailto:info@nmfirst.org))
- Follow legislative options and offer support if you can. ([blog: www.nmfirst.org](http://www.nmfirst.org))
- Be an advocate for clients or your employees, and help them sort their options.
  - Show the courage to offer help – even if it’s declined.
QUESTIONS & DISCUSSION

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NEW MEXICO FIRST
Thank you for attending today’s Asset Funders Network presentation

**PLEASE FILL OUT OUR SURVEY**

The survey will pop up on your screen momentarily and will also be sent to you via email

**WE VALUE YOUR TIME, AND YOUR RESPONSES WILL INFORM OUR FUTURE PLANNING**
THE WEBINAR HAS CONCLUDED