

NEW
MEXICO

 Asset Funders Network

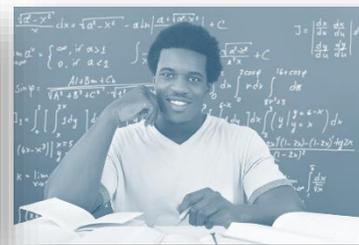
 CON ALMA
HEALTH
FOUNDATION

*The Heart & Soul of
Health in New Mexico*

present today's webinar:

THE HEALTH & WEALTH CONNECTION IN NEW MEXICO

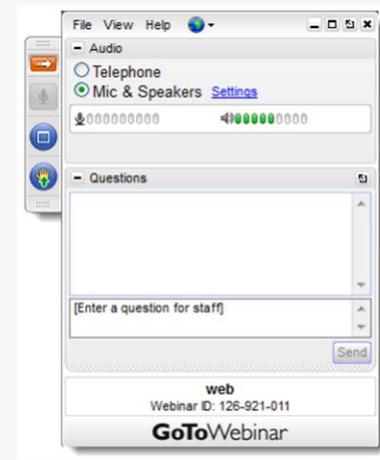
July 19, 2018



WEBINAR CONTROL PANEL

PARTICIPATE

During the presentation –
Type your question in the
QUESTIONS BOX
to be addressed during
discussion breaks or
during Q/A





Asset Funders *Network*

the only grantmaker
membership organization
focused on building
economic well-being for all.

AssetFunders.org



who
we
are

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**



Asset Funders Network

NEW MEXICO



Asset Funders Network

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

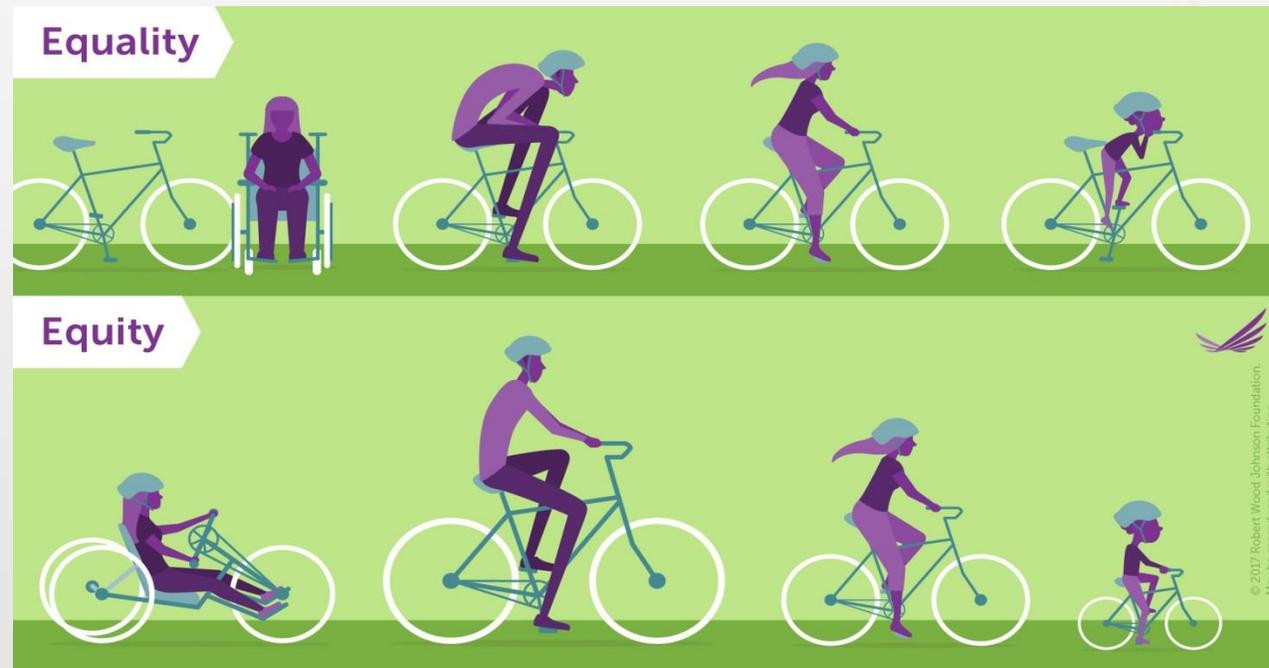
To improve health status & access to health care

To advocate for health policies that will address the health needs of all



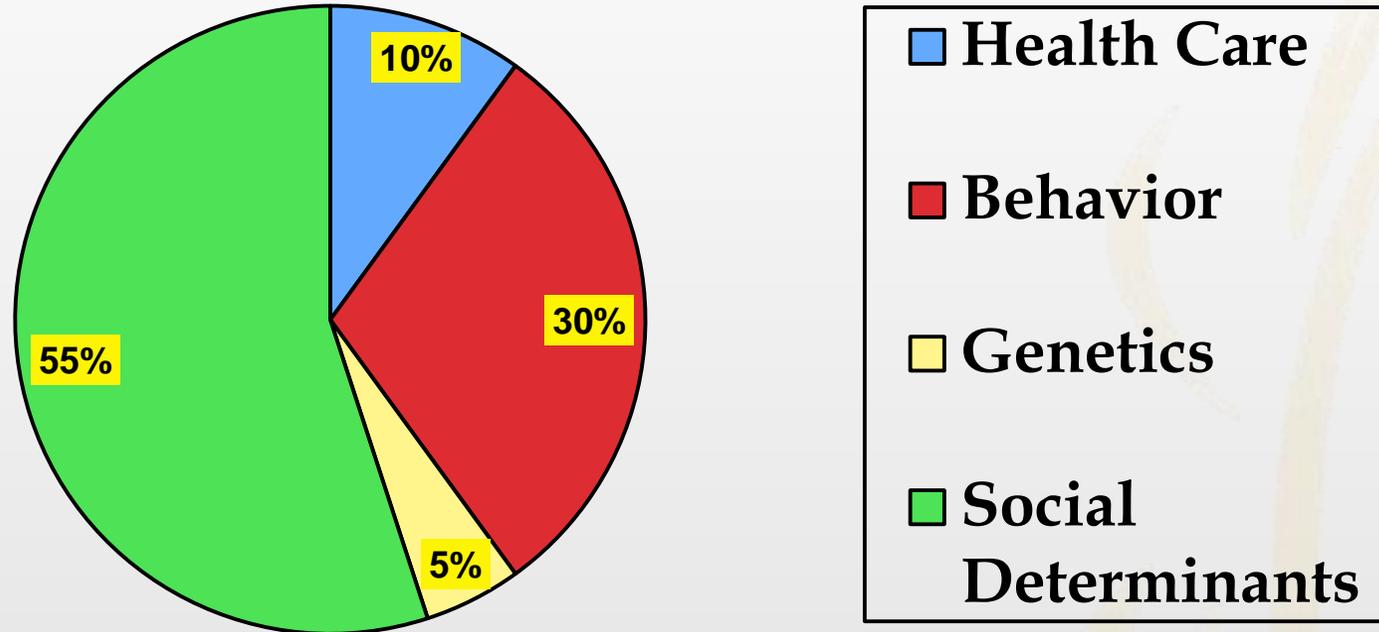
So What is Health Equity?

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?

	NM	USA	Rank
Liquid Asset Poverty Rate	47.4%	36.8%	40
Income Poverty Rate	18.1%	13.4%	50
Income Poverty by Race <i>(higher for people of color)</i>	2.1x	2x	
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



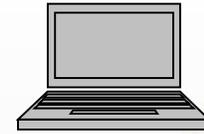
NM Community Health Worker Association

(\$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



Urban Institute (How are Income & Wealth Linked to Health/Longevity?):
<https://www.urban.org/sites/default/files/publication/49116/2000178-How-are-Income-and-Wealth-Linked-to-Health-and-Longevity.pdf>

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

Asset Funders Network (Health & Wealth Connection):
<https://assetfunders.org/resource/health-wealth-connection-opportunities-investment-across-course-life/>

Con Alma Health Foundation
conalma.org

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

THANK YOU

Health and Wealth Webinar

Presentation by

Rex Davidson

Executive Director

Las Cumbres

Community Services

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!

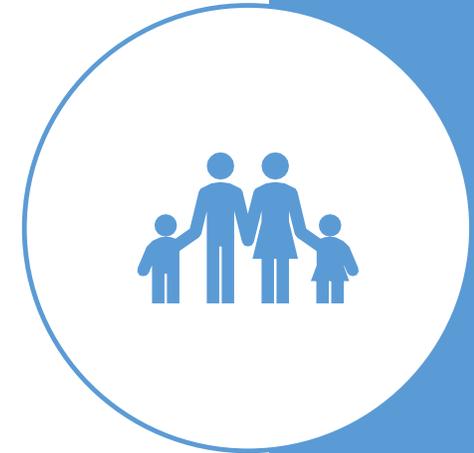
Children depend on adults to do their best to provide a nurturing physical and emotional environment.

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.



Budget Scenarios

Housing (Rent + Utilities) \$869

Food \$550

Childcare \$650

Transportation \$200

Total costs of basic necessities \$2,269

Net income at 40hrs/week at minimum wage \$1,026

Monthly deficit on a single income \$1,243



Escaping the Poverty Trap

REDUCING “CLIFF EFFECTS” OF SAFETY NET SERVICES

Heather Balas
New Mexico First

What is New Mexico First?

19



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

20

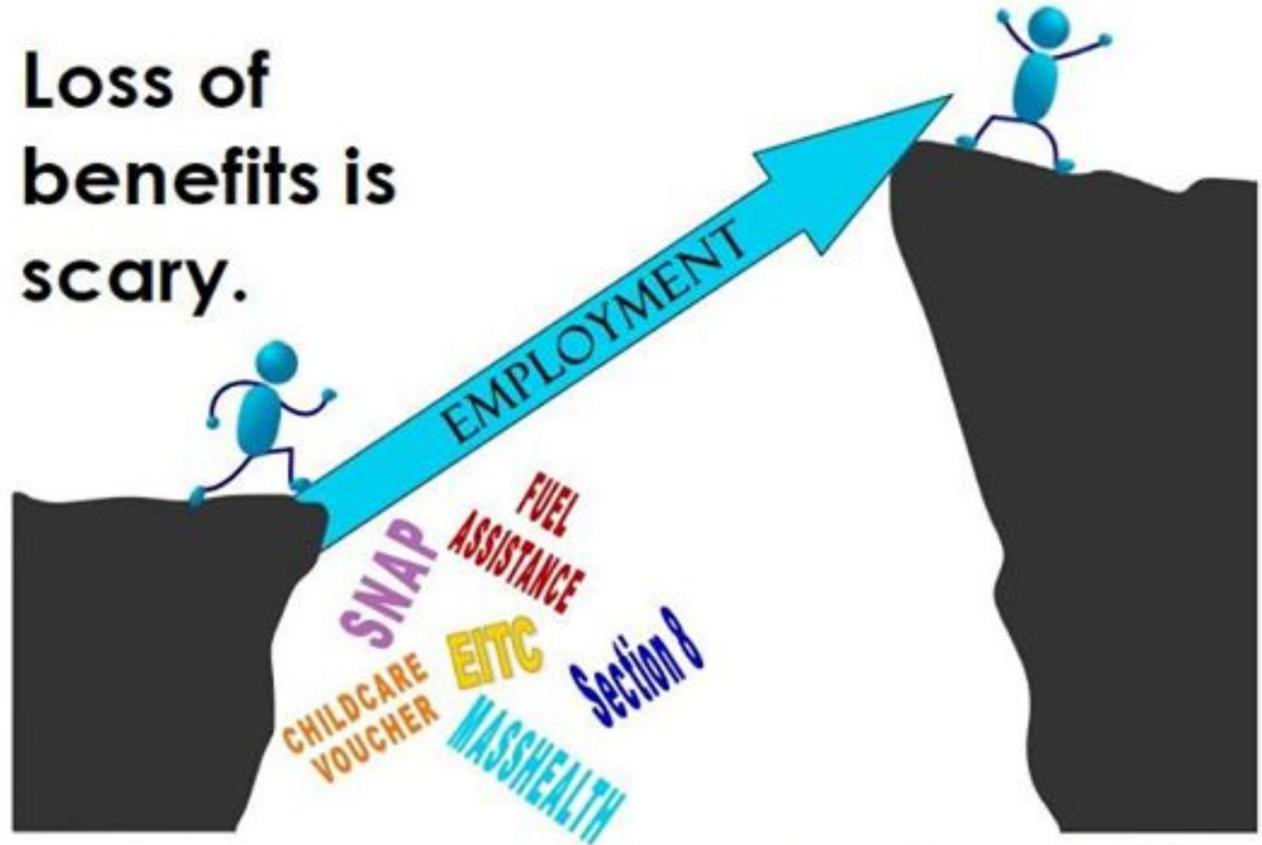


- ▶ 200 people from throughout the state
- ▶ Two-day intensive deliberation
- ▶ Result: 12-point platform with over 50 possible strategies

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**

Loss of benefits is scary.



EXAMPLE

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

Earning Increase	Max Monthly Value (full-time)	Reduction in Monthly Spending Power
\$1.20 hour raise	\$192	\$1,333
Another \$1 raise, same family	\$160	\$1,434

How many New Mexicans are affected?

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

What are other states doing?

- ▶ **Indiana:** solid research and excellent video explaining the challenge
 - ▶ Institute for Working Families (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?

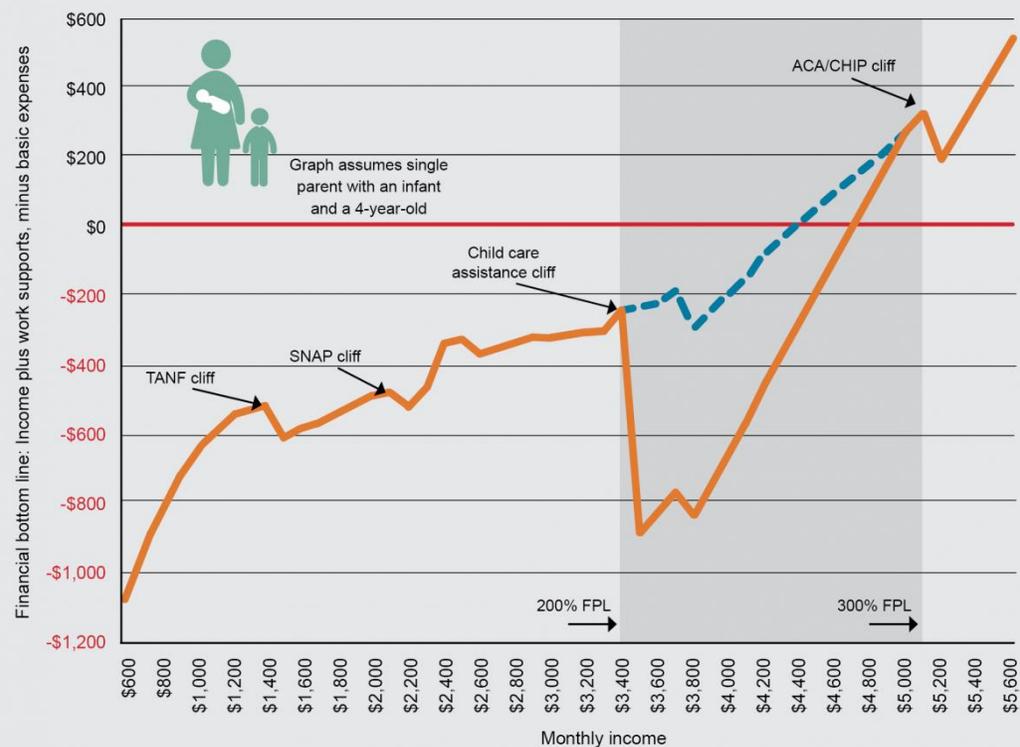
- ▶ **Circles USA:** working on multi-benefit calculator
 - ▶ NMF wants to help them get it online
- ▶ **Voices for Children:** Policy research on CCAP
 - ▶ www.nmvoices.org/archives/11564
- ▶ **NM Center for Law and Poverty** (with Voices) urges changes to CCAP:
 - ▶ Increase eligibility level to 300%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

FIGURE IV

The loss of child care assistance (CCA) in New Mexico can throw a family back into severe financial insecurity

The financial cliff effect that occurs when losing a variety of work supports, including child care assistance for an infant and 4-year-old in center-based care, for a family of three receiving all benefits for which they are eligible

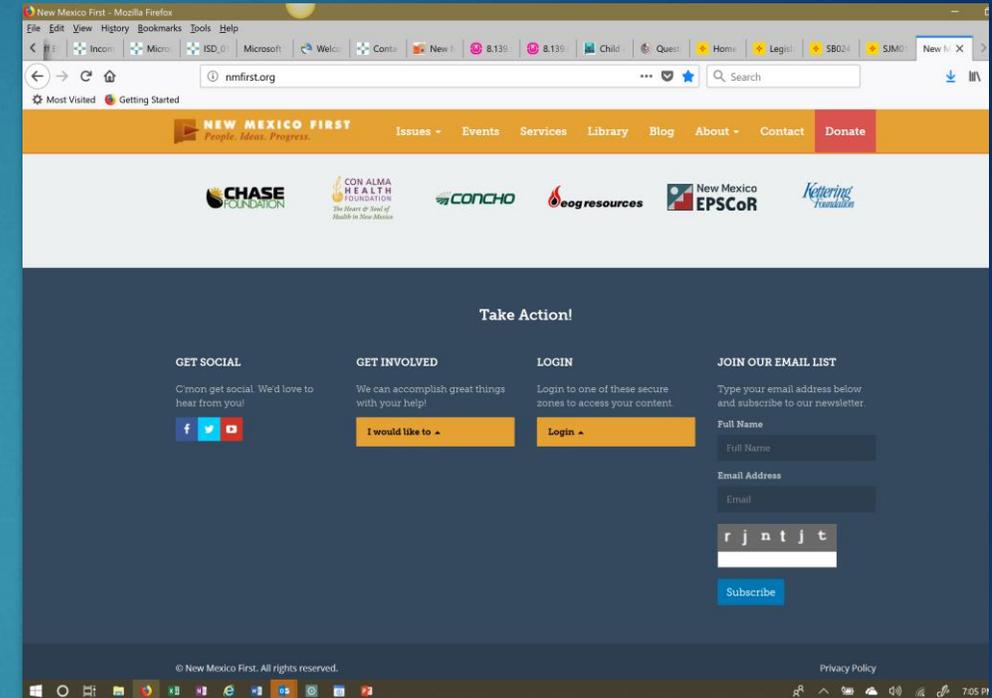
- Financial bottom line with current CCA continued eligibility of 200% FPL and co-pay schedule
- Financial bottom line with CCA eligibility increased to 300% FPL and with extended, gradual co-pay schedule
- Point at which family is economically secure



Source: NM Voices for Children calculations; see Appendix (page 10) for methodology and data sources
Family icon by Freepik via flaticon.com
NEW MEXICO VOICES FOR CHILDREN

How can you help?

- ▶ Share your stories and resources. (info@nmfirst.org)
- ▶ Follow legislative options and offer support if you can. (blog: 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



AMY DONAFRIO, MA,

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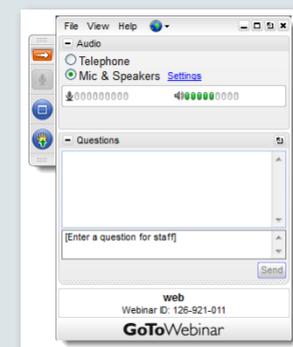
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QUESTIONS

Click the **QUESTIONS** box to share a question for the presenters.



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*The Heart & Soul of
Health in New Mexico*

Thank you for attending today's
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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
