



## **ANNUAL REPORT 2008**

**An innovative 501 c3 nonprofit organization**

Advising, empowering, informing and  
serving mature adults and those that care

## LETTER FROM THE EXECUTIVE DIRECTOR

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Dear Friends and Supporters:

In 2008, Elder Law of Michigan expanded its role as a national provider of programs and services to older adults and other professionals. New programs are strategically positioning Elder Law of Michigan to take on a broader mission as advocates, direct service providers and substantive and technical experts. These new programs are:

- **The Center for Elder Rights Advocacy.** Affectionately called CERA (pronounced Sara) we provide technical assistance to states, legal services providers and other leaders on how to plan, operate and perfect senior legal helplines as part of an overall legal and aging service delivery system.
- **The Elder Economic Standard™ Initiative.** As part of a national collaborative led by Wider Opportunities for Women, Elder Law of Michigan is coordinating efforts in Michigan to craft policy recommendations to promote economic security for older adults at the local, state and federal level. A key component of this work is new analysis of existing data to define the minimal costs of survival for adults age 65 and older who are no longer working. This analysis and accompanying tools and information will empower families to plan for retirement and understand the market rate costs of long term health care services provided in non-institutional settings.

As always, our mission is clearly articulated in our work and the projects we operate.

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**To promote and protect the rights, health and economic well-being of people as they age and people with disabilities, by providing information, advocacy, legal advice, and professional services.**

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Elder Law of Michigan continues to enhance an endowment fund at the Michigan State Bar Foundation to secure the future of the organization for the long term. We look forward to sharing the results of our work in 2008 with you. More information about our current efforts is on our new and improved website at [www.elderlawofmi.org](http://www.elderlawofmi.org).

Thank you for your financial support and for donating your time and talents to Elder Law of Michigan!

Sincerely,

*Kate White*

Kate Birnbryer White

Elder Law of Michigan, Inc. (ELM), a 501(c)(3), is a mission-driven, nonprofit organization that promotes and protects the rights, health and economic well-being of aging people and people with disabilities by providing information, advocacy, legal advice and professional services. A key goal of all of our programs is increasing access to legal and aging services through the use of technology with a human touch. Elder Law has four anchor programs: The Legal Hotline for Michigan Seniors, the Michigan Pension Rights Project, the Michigan Coordinated Access to Food for the Elderly (MiCAFE) and the Consumer Fraud Prevention Project. New in 2008---the Center for Elder Rights Advocacy and the Elder Economic Security Standard™ Initiative.



Since 1990, the **Legal Hotline for Michigan Seniors** has offered basic, personal legal advice and information over the telephone to older adults in Michigan. The program solves problems for clients through customized interventions and client-specific legal work. The program was created to respond to the “socially needy” by eliminating barriers to accessing legal services, such as geography, transportation, illness, poverty and social isolation. While there are no income restrictions, 75% of those served in 2008 are considered low income. Half of all clients live on much less, only \$850/month for one and \$1,140 for couples. This year the program served 5,759 people with almost 1,382 of them being caregivers! A strength of the Hotline is the ability to reach and serve people from all segments of the older adult population.



The **Pension Rights Project** assists retirees of any age in recovering pension benefits and answering questions regarding pension plans and other retirement benefits. The Project provides basic advice about pension laws and pension rights; information about pension benefits for spouses and survivors; finding pensions "lost" due to company mergers, relocations, or bankruptcy; investigation of benefit denials and filing appeals; information and advocacy on the rights of divorced persons, including Qualified Domestic Relations Orders; and filing benefit claims. Initially a statewide project for Michigan, it has grown into a multi-state collaborative, with ELM as the lead organization. This project has helped recover millions of dollars in pensions for beneficiaries, as well as assisted with non-cash benefits such as health care. The project recovered over 8.2 million dollars and represents a return on investment of over \$41 for each federal dollar spent. In 2008 the Project served 676.

**Michigan’s Coordinated Access to Food for the Elderly (MiCAFE)** is a project designed to increase the participation of older adults in the Supplemental Nutrition Assistance Program (widely known as the Food Stamp Program or Food Assistance Program), Medicare Savings, State Emergency Relief (SER), Medicaid and other services by making senior and community centers points of access for the program (rather than requiring seniors to go to a local Department of Human Services office) and utilizing both volunteers and a customized internet-based application process. In 2008, 2,219 applied for food stamps with 77% found eligible. The average monthly benefit is \$67.59. The estimated cash value of this work to older adults and the state is \$1,385,324.00. The economic value of the program for the year is almost 2.5 million.



The **Elder Law of Michigan Pooled Trust** is a resource trust established for the sole benefit of disabled individuals to protect their eligibility for certain benefits like Medicaid and SSI. A beneficiary places funds or income into the trust. A pooled trust, like Elder Law's, is established and managed by a non-profit organization for the benefit of more than one beneficiary. A beneficiary may place windfalls or income into the trust. After the passing of the beneficiary, any remaining funds become contributions to the host non-profit organization to support their charitable work, in this case Elder Law of Michigan. The Trust has 55 beneficiaries with over \$762,000 in assets.



The **Consumer Fraud Prevention Project (CFPP)**, sponsored by the AARP Foundation, is designed to coach older adults on how to protect themselves from telemarketing scams and other forms of fraud so that their economic security is not undermined. The CFPP uses trained older adult volunteers to make telephone calls to potentially vulnerable older adults around the United States. The volunteers share information over the telephone about current scams operating in the region offer tips on how to limit contact with telemarketers. They answer questions and offer written follow-up materials. In 2008, 182,864 older adults were assisted, with 35,775 from Michigan.



**End Violence Against Women in Later Life (EVA WILL)** is Elder Law of Michigan's first US Department of Justice Grant. EVA WILL trained 280 criminal justice professionals including 276 law enforcement officers, court officers, prosecutors, investigators, detectives and 4 judges to

- increase their ability to identify elder abuse and domestic violence in later life;
- provide for interdisciplinary relationship-building and sharing of best practices among criminal justice professionals, specifically law enforcement; and
- identify practices and protocols to move beyond awareness to the next level—a coordinated response to identifying, investigating, and prosecuting elder abuse cases, including those involving domestic violence in later life.

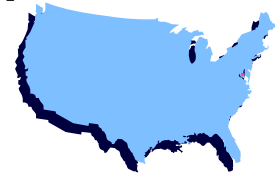
The **Center for Elder Rights Advocacy**, a program of Elder Law of Michigan, is the national technical support for Senior Legal Helplines as part of the US Administration on Aging's National Legal Resource Center. Elder Law of Michigan's CERA team, comprised of experts from around the United States, works with five national organizations in fostering the development and capacity building among the professionals and non-profits that serve the legal needs of older adults. CERA is dedicated to coordinating and expanding Senior Legal Helplines with aging network services to protect the rights and improve the overall well-being of mature adults.



The **Elder Economic Security Standard™ Initiative** is a national collaborative, led in Michigan by Elder Law of Michigan to create an index to demonstrate the real costs to age in place. Policy recommendations from a broad coalition of stakeholders will accompany a comprehensive report called "Elders Living on the Edge." The Index offers data that can be used like a family budget to gauge the costs to retire. It will show the essentials of basic needs for living independently, including the market rate costs of long term health and care services. County level data and variables such as family size, health status and type of home (owning or renting) are part of the Index.

Elder Law of Michigan has evolved from its role as a statewide service provider to a national organization.

In 2008 the **Consumer Fraud Prevention Project** served 182,864 older adults across the United States with information and educational materials.



The **Mid-American Pension Rights Project** assisted 676 retirees from Michigan, Ohio, Pennsylvania, Kentucky and Tennessee. In Michigan, 355 were served.

The **Center for Elder Rights Advocacy** assisted 30 professionals in 25 states with technical and programmatic questions, research and information.

**MICHIGAN 2008**



**2008 Michigan Client Results**

8,456	Legal Hotline Cases
355	Michigan Pension Project Cases with 45 recoveries valued at \$3,862,500
2,219	Applied for benefits through MiCAFE for \$1,385,324.00 in food stamps and \$2.5 million in economic activity
35,775	Received Consumer Fraud Prevention assistance

**Michigan Client Demographics**

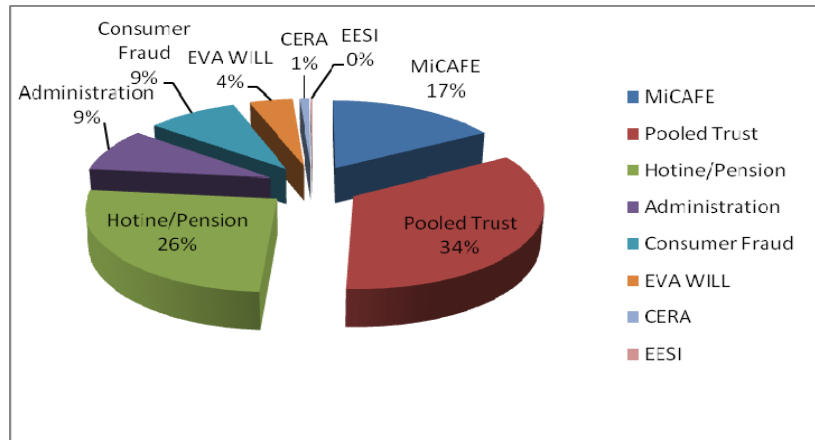
Female	72%	Male	28%
White/Caucasian	72%		
African American	25.6%		
Native American	1%		
Hispanic, Asian and Multi-racial	1.4%		

*Income*

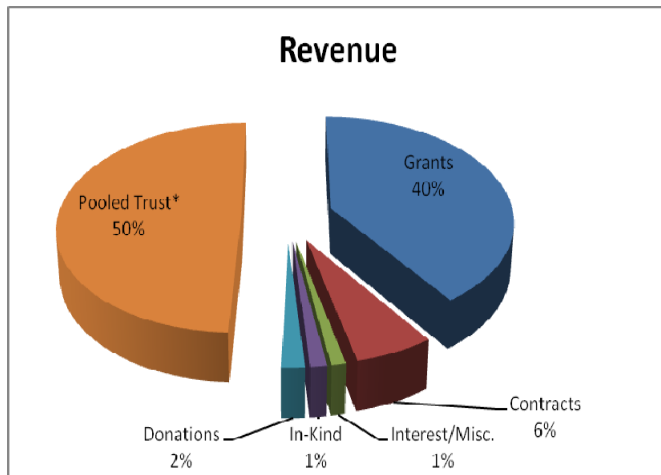
71% are low income with incomes less than \$1,700/month or \$20,400 per year. 43% of clients live on less than \$850/month or \$10,200/year.

<b>Where our clients live in Michigan</b>	<b>Hotline/Pension/MiCAFE/CFPP</b>
Wayne	37.33%
Genesee	9.99%
Oakland	7.57%
Kent	6.05%
Ingham	5.30%
Macomb	3.78%
Kalamazoo	2.42%
Washtenaw	2.27%
Eaton	1.91%
Berrien	1.51%
Balance of Michigan	21.87%
<b>Total</b>	<b>100%</b>

Elder Law of Michigan stewards its resources wisely to maintain trust and confidence in the organization. Total organizational assets in 2008 were **\$3,130,639**. Resources for direct services exceeded **\$1.4 million**. The organization has grown 24% in the last year, with 2007 assets of \$2,289,191.



Efficiencies, technology and the use of volunteers have allowed our programs to grow. The Legal Hotline grew by 4%, while MiCAFE increased the number of clients by 41%, returning \$1,385,324.00 for each dollar spent. The Pension Rights Project recoveries were 118% greater.



A strategic objective of the organization is to increase contributions and earned income to expand our base of funding for our programs and services.

**2008 INSTITUTIONAL DONORS**

(a complete list of individuals appears on our website at [www.elderlawofmi.org](http://www.elderlawofmi.org))

- The US Administration on Aging
- The Michigan State Bar Foundation
- The US Department of Justice
- The AARP Foundation
- The Michigan Office of Services to the Aging
- US Department of Agriculture
- The Michigan Department of Human Services
- Blue Cross and Blue Shield of Michigan Foundation
- Comerica Foundation
- Consumers Energy Foundation

- The Ford Foundation
- DTE Foundation
- Jackson National Life Foundation
- Community Foundation of Southeastern Michigan
- Ruth Mott Foundation
- The Arcus Foundation
- The Fetzer Fund
- The Gilmore Foundation
- Kalamazoo Community Foundation

**SHOW OLDER ADULTS THAT THEY ARE NOT ALONE.  
MAKE A CONTRIBUTION TODAY!**

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Support the work of the programs of Elder Law of Michigan by making a financial contribution to general operations or our endowment fund. Use your contribution to remind older adults that they don't have to live in isolation and struggle with problems on their own. The community cares about their rights, health and economic well-being. Donations are also a critical part of leveraging foundation grants and federal and state funds.

Contributions, **including corporate matching funds**, are accepted through the Access to Justice Campaign, United Way, a variety of free internet-based donation services and directly to the organization.

"The great use of life is to spend it for something that outlasts it."

*-- William James, father of American Psychology*

**Leaving a gift in your will or estate plan is an excellent opportunity to leave a lasting legacy for hope and help.**

For more information about making a donation, please email us at [donate@elderlawofmi.org](mailto:donate@elderlawofmi.org) or call Penny Gamet at 866-400-9164 ex. 243

**Thank you for making Elder Law of Michigan and its mission a priority for your charitable giving.**



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**[www.elderlawofmi.org](http://www.elderlawofmi.org)**



Elder Law of Michigan participates in the Access to Justice Campaign to increase resources for civil legal aid to the poor in Michigan. The ATJ Campaign is a partnership of the State Bar of Michigan, the Michigan State Bar Foundation and Michigan's civil legal aid programs. Tax deductible contributions to the ATJ Fund are received and administered by the Michigan State Bar Foundation according to the Access to Justice Fund Guidelines located at [www.msbf.org/atjfund](http://www.msbf.org/atjfund).