

SUPPORT AT HOME PROGRAM

PROPOSAL FOR CITY & COUNTY OF SAN FRANCISCO, MARCH 2016

Why is home care so important?

Tens of thousands of San Francisco seniors and people with disabilities need home care to live safely and independently in their homes. Support might include assistance with eating, bathing, getting in and out of bed, doing laundry, or preparing food. Support might enable someone to get out of bed and go to the local community center, or to see a friend. A home care worker can keep a household clean and safe, and can keep a senior or a person with a disability healthy and active.

What is the need for the Support at Home Program?

For people with very low income and under \$2,000 in assets (\$3,000 for a couple), In Home Supportive Services is available. But everyone else must figure out how to pay an individual or an agency to provide support. With the high cost of living in San Francisco, it can be difficult if not impossible for a person or family to pay for the care they need. An estimated 14,419 seniors (called “upper poor”) do not qualify for IHSS but do not have enough income to afford private home care.¹ Many other non-senior adults with disabilities also fall into this category. Many adults with disabilities cannot accept good jobs because they would lose IHSS and cannot afford privately-paid support. Private home care through an agency can cost \$25,236 per year in San Francisco, and hiring an individual provider averages \$11,784 per year. The average cost of living for a senior in San Francisco is \$29,896. If we add the cost of home care to this average, the typical senior would need \$41,680-\$55,132 to afford home care, and more for those with greater needs.²

What information do we have about this population?

The Budget and Legislative Analyst’s Office has conducted a report about the home care needs of seniors in San Francisco. The Controller’s Office has put out a report about middle-income seniors and people with disabilities in San Francisco. Using census data and focus groups, the reports together show a strong need for assistance.

How will this program address the need?

The Support at Home Program would subsidize the cost of home care for “upper poor” seniors and people with disabilities in San Francisco. These are the people who are currently without any support at home, and with access to homecare, they are less likely to face social isolation, premature institutionalization or death.

¹ Budget and Legislative Analyst’s Office Report: Seniors and In Home Care, 2016, page 1.

² Ibid.

How will it work?

The Support at Home Program will serve two groups of people:

- 1) For people who qualify for IHSS but have a high share of cost that must be paid before they can receive IHSS services, the program will pay part or all of the share of cost. The average share of cost in San Francisco is \$425 per month. Once the program pays this amount, the participant can get thousands of dollars worth of home care hours through IHSS, making this path extremely cost-effective. (DAAS ran a Share of Cost pilot program from 2000-2008, which was very successful in helping people access home care. It ran into administrative problems, but the Support at Home Program would run differently.)
- 2) For middle-income (non-IHSS eligible) seniors and people with disabilities, who are interested in paying privately but cannot afford the minimum wage increase or cannot afford as many hours as they need, the program will pay some portion of their home care costs. The payment will be on a sliding scale, based on their income and rent.

Funding will go through the Department of Aging and Adult Services (DAAS) and be contracted to a community-based organization. Payment will go through a payroll system or will be paid directly to the participant, with required proof of payment of the participant to the worker. A \$15 minimum wage will be set for the program, to help ensure that providers are treated fairly and to maintain a stable workforce.

Who will be eligible for home care assistance?

Seniors and people with disabilities will be found eligible based on need for personal care and financial need. Participants will either not currently have any home care, or not as much as they need. They may be experiencing social isolation, health problems, or a sudden change in their health or financial situation. People under \$55,000 can benefit, on a sliding scale.³ A simple assessment process will keep administrative costs low and make it easy for seniors and people with disabilities to participate.

What will it take to get Support at Home started?

The Support at Home Program can be launched with \$2 million in the first two years to get started. The seed money will cover 120-240 people.⁴ Evaluation will look at participant feedback regarding social isolation, hospitalizations, health outcomes, prevention of service disruption, and life satisfaction, and will inform program expansion. This proposal responds to the urgency of the need for people to access home care *immediately* to improve their quality life and stay out of hospitals and nursing homes. There is overwhelming community support for this program, and we ask the Mayor and Board of Supervisors to approve funding in June and get it started now.

This program is supported by the Community Alliance of Disability Advocates, Senior and Disability Action, Homebridge, IHSS Public Authority, Community Living Campaign, and more.

³ \$55,000 is based on the average income amount needed to pay a private home care agency, as detailed above.

⁴ This calculation is based on half of program beneficiaries needing assistance with Share of Cost, which averages \$425/month. For the other half, we use the average 21.1 hours per week needed, and \$23 median hourly rate for private care, with the subsidy averaging half of the cost of wages. We anticipate 1-2 FTEs to manage the program.