The Caucus Corner

The National Caucus and Center on Black Aging, Inc. (NCBA)
Monthly Newsletter
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IN THIS ISSUE

Set Yourself Up for Financial Success in 2024

Take a 'financial health checkup' to see where you stand and then decide what you need to do to reach your goals

The end of the year is a great time to look back on what you've accomplished and set goals for the year to come. One area you should not overlook is your finances.

In fact, reviewing your finances now and acting before the end of the year can empower you to start 2024 off strong — and save some money in the process.

Start by taking a close look at your income, expenses, and debt. Really taking the time to review your finances gives you a clear picture of where you stand and helps you identify areas for improvement.

"Think of an end-of-year financial audit as a 'financial health check-up' to make sure you are still on pace with your plan," says Sean Lovison, a Certified Financial Planner and founder of Purpose Built Financial Services in Moorestown, New Jersey. "It's all about taking stock of what's coming in, what's going out and how your savings and investments are shaping up."

Are You On the Right Path?

Once you know where you're at, you can start setting goals for the year ahead. This is an essential way to stay motivated and focused.

Take some time to reflect on what you want to achieve financially in 2024. Do you want to save a certain amount, pay off debts or invest in your future? Think about short-term goals, like building an emergency fund, and long-term goals, like saving for retirement.

"Whether setting a short- or long-term goal, you need to be specific to make the goal 'real.' Instead of 'I need to save more for retirement,' try 'I want to max out my 401(k) this year,'" says Christopher Lazzaro, a Certified Financial Planner and founder of Plan for It Financial in Swampscott, Massachusetts. "The key to achieving financial goals is to establish saving and investing as a habit," he adds. "If you automate the habit, it becomes that much easier and more powerful."

Achieving Your Financial Goals in 2024

Here are some money moves to make now to set yourself up for success in 2024.

1.Make some last-minute tax moves. There are a few things you can do now to reduce your tax bill in 2024.

If you haven't maxed out your contributions to your retirement accounts, now is the time to do so. The contribution limit on 401(k) plans is $22,500, rising to $23,000 next year. IRA contributions are capped at $6,500 this year and $7,000 in 2024. If you're 50 or older, you can make additional "catch-up" contributions — $7,500 for 401(k) accounts and $1,000 for IRAs in both 2023 and 2024.

Contributions to retirement accounts are, with one exception, tax deferred. You will not have to pay taxes on the money before you add it to your savings; instead, you will pay income tax on funds as you withdraw them as a retiree, and you will likely be in a lower tax bracket. The exception to this are Roth IRAs, which require you to pay taxes on your retirement contributions now but let you avoid taxes on the long-term capital gains and corporate dividends when you withdraw funds.

There are other last-minute moves you can make to lower your tax bill. If you're considering making any charitable donations in the near future, doing so before the year ends can provide deductions that may reduce your taxable income.

The same is true for health care expenses: If you have a Health Savings Account (HSA), you can make contributions up until the tax filing deadline and enjoy tax-free growth and withdrawals for qualified medical expenses.

2. Reassess that retirement plan. Life is constantly changing, so it's important to make sure your goals and strategy are aligned, especially as you approach retirement. Has anything changed over the past year? Maybe you want to retire earlier, or you received a windfall that you want to put toward your savings. Review the investments in your retirement savings accounts to see if they are performing as expected. This will help you determine if you need to make any adjustments.

Once you've reviewed your retirement plan and adjusted your strategy to meet your new goals, make sure you're maximizing your contributions to your 401(k), IRA and any other tax-advantaged retirement plan. Take advantages of any employer match that's offered — you're leaving money on the table if you don't.

Aim to set aside a percentage of your income for retirement. If you're looking to diversify your retirement savings, consider moving some of it to certificates of deposit. These fixed-income accounts pay higher interest rates than other savings plans but require you to lock up your money for a set period of time (if you withdraw your money early, you'll pay a fee). CD rates have risen to levels last seen more than a decade ago, making them a tempting option to grow your money risk-free.

3. Prepare your investment portfolio. Recent market volatility, accelerating inflation, and forecasts of slower economic growth may leave you feeling uneasy about your investments. This is especially true if retirement is approaching, and you need to start withdrawing from your retirement accounts before markets bounce back. But rather than reacting to short-term fluctuations, focus on building a diversified portfolio that aligns with your risk tolerance and financial goals.

Our risk tolerance tends to change as we age. The end of the year is an ideal time to reassess how comfortable you are with your current level of risk. Are you willing to take on more risk for potentially higher returns, or would you prefer a more conservative approach? A typical portfolio has a 60/40 allocation: 60% to stocks and 40% to bonds. Depending on your goals, that may not be the best allocation for you.

"The last three years have been challenging for bonds, so year-end may be an opportune time to rebalance your target allocations," says Lazzaro.

Stick to a Schedule

Advisers generally recommend rebalancing your portfolio on a regular schedule rather than trying to time the markets by guessing when they are poised to make significant moves up or down.

"Rebalancing should be done at the same time every year and not based on if you 'feel like it's the right time,'" says Lovison. "If you aren't doing it on a regular basis, you are trying to market time, which has been proven to not work."

Diversification is the key to reducing risk. Review your portfolio to ensure it is well-diversified across different asset classes, such as stocks, bonds and real estate. This can help protect against the ups and downs of any single investment.

If you're worried about stock market volatility, consider adding some defensive assets to your portfolio, such as bonds or dividend-paying stocks, to provide stability during uncertain times. These assets can act as a cushion during market downturns while still generating income.

4. Review your insurance coverage. As you age, your insurance needs may change. You might have new health concerns, new assets to protect or different financial goals. Reviewing your coverage ensures you have the proper protection for your current situation.

Your review should include health insurance as well as auto insurance and homeowners' coverage. Make sure your health insurance adequately covers your evolving **medical needs and includes provisions for prescription** drugs, regular check-ups and hospital stays.

This may be a good time to start thinking about long-term care insurance. Although it may seem unnecessary now, having coverage for potential future health care needs can save you from unexpected financial strain down the road.

5. Consider a legacy plan. While it may not be the most pleasant topic to discuss, planning for your legacy is essential, especially as you approach retirement.

Drafting and updating wills, trusts and other estate documents can accelerate the distribution of your unspent retirement savings, life insurance benefits and other assets according to your wishes. Consider consulting an estate lawyer to help you navigate estate laws' complexities and ensure that your plan is solid.

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Starting Next Year Strong

While combing through your budget and reviewing your investments isn't the most exciting way to spend the holiday season, it can make a huge difference for next year's finances. The more you know about your situation, the better equipped you'll be to make informed decisions about your money.

Make sure to continue to track your progress throughout the year. Regularly review your finances, assess your goals, and adjust as needed. Celebrate your achievements, and don't be too hard on yourself if you encounter setbacks. Financial success is a journey, and it requires patience and perseverance.

Contributing Author: For more information, visit: https://www.nextavenue.org/financial-success-in-2024/

What to Know About Long-Term Care Insurance

Why you may want to consider a hybrid version in case you never need long-term care benefits

Two things can be very expensive when it comes to long-term care: the cost of the care and the cost of a long-term care insurance policy.

There's not much you can do about the cost of long-term care itself — from about $5,100 a month for a home health aide to roughly $8,000 a month, on average, for a semiprivate room in a nursing home, according to the Genworth Cost of Care Survey. That can mean an annual cost of up to almost $100,000.

But there *are* ways to save on buying a long-term care insurance policy or reducing the annual premiums for a policy you already own.

What Long-Term Care Insurance Pays For

A long-term-care insurance policy can come in handy in the future should you wind up needing assistance with daily living activities like bathing, feeding, dressing or toileting. It won't pay for things like trips to the doctor or grocery store, though.

A person turning 65 has nearly a 70% chance of needing long-term care one day, based on a U.S. Department of Health and Human Services estimate. One in five people requiring long-term care will have that assistance for more than five years, the government says.

Medicare generally doesn't cover long-term care. Medicaid does, but only for the poorest Americans. So, unless you'll qualify for Medicaid or have enough in savings to self-insure, a long-term care policy could be worth considering.

"Long-term care insurance is not for everybody, but long-term care planning *is* for everybody," Brian Gordon, president of Gordon Associates Long Term Care Planning in Bannockburn, Illinois, said on the new Friends Talk Money podcast episode about long-term care policies.
(Full disclosure: I co-host that podcast with personal finance writer Terry Savage and Pam Krueger, CEO of the financial advisor vetting firm Wealthramp.com.)

What Long-Term Care Insurance Costs

A standard long-term care policy with inflation protection often runs between $2,000 and $3,600 a year for $165,000 in benefits if you purchase one in your mid-50s (the typical age of a buyer). Premiums for women can be substantially more than for men since women live longer, in general.

The price of a long-term care insurance policy can be considerably higher if you buy it in your 60s or 70s than in your 50s. "I usually tell people a policy will cost anywhere from about 4% to 6% a year more if you wait to buy it," said Gordon. But your application may get rejected due to your health if you try to buy a long-term care insurance policy in your 60s or 70s.

"Not everybody is going to be a candidate to buy long-term care," Gordon noted. Potential reasons for declined applications: obesity, hypertension, cancer, dementia, and joint problems.

How to Cut Long-Term Care Policy Cost

One way to reduce the cost of a long-term care insurance policy is buying one that will only pay benefits for two to five years or so, rather than lifetime benefits.
You might also avoid owing long-term care insurance premiums year after year by purchasing what's called a "10-pay" policy.

This means you'll pay the premiums over 10 years but then never again. But annual premiums for 10-pay policies can run 2½ times the initial premium for similar traditional policies.

A 10-pay policy may also help avoid the substantial premium increases policyholders often face, though. Some 10-pay policies lock in the cost of your premiums, so they won't rise during the 10-year period.

Policy-Shopping Advice

When shopping for a long-term care policy, be sure to find an insurer with strong financial health since its benefits likely won't be paid out for years. You or your agent can review insurers' financial strength by looking at their ratings from companies like A.M. Best, Moody's, and Standard & Poor's.

Married couples who can't afford the cost of buying a long-term care insurance policy for each of them should look at each partner's financial assets, Gordon advised. They might then choose to buy a policy just for the person with fewer financial assets. If you're peeved at the possibility of paying for a long-term-care policy and not getting many, or any, benefits paid out, a hybrid version could be an option.

Pros and Cons of Hybrid Policies

This type of policy combines long-term care insurance with universal life or whole life insurance, so your loved one will be guaranteed a death benefit in exchange for the premiums you pay.

It costs two to four times more than a standard long-term care policy, however, according to the American Association for Long-Term Care Insurance.

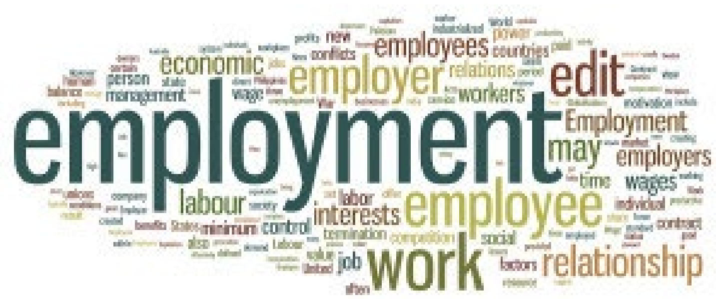
A hybrid policy also requires a substantial upfront lump sum, which might be $125,000.

"We always design them [for customers] where we have a very minimal death benefit, because usually people in their mid-50s or 60s really don't need life insurance anymore," said Gordon. "I have one that I'm doing right now for a woman in her 50s where it ends up being about a $145,000 death benefit."

Get the Most Bang for Your Buck

If that woman used $100,000 of long-term care benefits and then died, $45,000 would get passed down to her heirs. Gordon often recommends hybrid policies with roughly six years of long-term care benefits. "Usually, when we get clients a six-year benefit period, they get the most bang for their buck," he said.

Contributing Author: Richard Eisenberg, the former Senior Web Editor of the Money & Security and Work & Purpose channels of Next Avenue and former Managing Editor for the site. For more information, visit: https://www.nextavenue.org/what-to-know-about-long-term-care-insurance/



8 Workplace Trends to Eye for 2024

As workers prepare to say goodbye to 2023 and its notable workplace trends, here are the trends some workplace experts expect to see in 2024.

The Return-to-Office Battle Will Continue

Employers mandating a return to office, or RTO, will continue into 2024. But this push didn't work well for everyone in 2023, and those troubles are expected to continue in the new year. Some issues behind the troubles have included mandates being too strict along with a lack of data to back them up, employees feeling like they aren't being heard or respected, and in-office attendance being directly tied to performance reviews.

A trend to watch in 2024 relates to how companies will address the main challenges they've faced so far with office return policies, said Larry Gadea, CEO of the workplace platform Envoy, in an email.

Additionally, companies may continue going back and forth about return-to-office mandates, said Christie Lindor, founder of Tessi Consulting and lecturer at Bentley University, in an email. "We are seeing that certain industries are sticking to hybrid environments, but a lot of organizations are stepping back from what they committed to," Lindor said. "This poses a problem for many workers. Some people sold their house, moved remotely and are being told if they don't return, they won't have a job." Lindor added, "We are going to continue to see a return-to-office battle for the next couple years."

Flexibility Will Continue to Be Key

The workplace will continue to see a strong appetite for part-time schedules from both employees and employers, said Amy Glaser, senior vice president at Adecco, a provider of recruitment and workforce solutions, in an email."For desk workers, employers will continue to offer hybrid and flexible schedules to attract and retain talent," Glaser said. "More broadly, and in industries and roles that require boots on the ground, employers will increasingly offer more flexibility, which will help more candidates come off the sidelines and pursue part-time or secondary jobs."

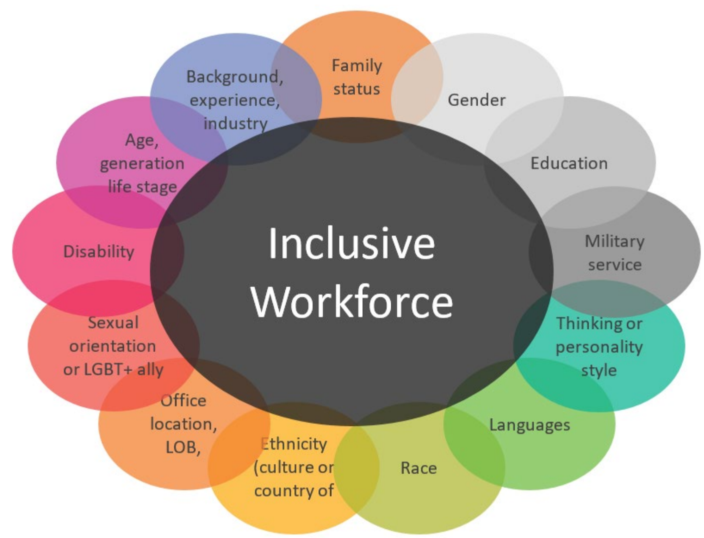
The 5-Day Workweek May Die

With so many companies allowing ongoing flexibility in work-from-home or hybrid arrangements, the number of days in the workweek will remain in flux and is projected to continue to skew toward fewer days.

"There are a lot of circumstances companies are trying to balance – many of their employees have moved far from the office, and teams are now distributed to the point where the leader may not even be in the same city," Gadea said. "Over time, though, we do expect companies will choose and bundle towards the polar opposites – 0 days vs. four to five days – in two to three years' time, but there are a lot of organizational issues to think through."

The DEI Conversation Will Shift

The year 2023 also saw a major shift in the diversity, equity and inclusion, or DEI, conversation that will continue into 2024, Lindor said. Factors such as the Supreme Court's ruling on affirmative action have many organizations redefining their DEI programs with more emphasis on "equity and inclusion" and less emphasis on equity. In her opinion, this is how things should have been all along, Lindor said.



She added that while there's "a lot of hype" around diversity, she's found that companies often can't retain candidates because their culture isn't built for it. "Once you have your house in order culturally, then you can focus on diversity," Lindor said. Wage Pressures Will Continue to Subside
In 2024, employers will shift away from signing or retention bonuses as well as from significant compensation increases for new hires, according to Glaser. We'll also see "fewer notable pay bumps" for those making lateral moves, Glaser said.

Workers Will Prioritize Stability

In a reversal of prior years that included employees doing more job-hopping, Glaser expects that some workers in 2024 will stay at their current companies longer as they seek more stability in today's uncertain economic environment. "At the same time, job seekers will increasingly seek out companies with stability and a strong track record as opposed to jumping ship for the promise of a significant pay boost," she added.

Peak Holiday Employment Season Will Extend

With expectations for consumer interest in e-commerce purchases to continue this holiday season, Glaser anticipates the peak holiday employment season will roll over into early 2024 and extend through January. "This will help key businesses, such as those in retail, warehousing, transportation and customer care, accommodate consumer demand between Black Friday and Christmas, as well as for post-holiday sales and returns," Glaser said.

Retirees Will Return to the Workplace

More retirees – some of whom took early retirement during the first years of the COVID-19 pandemic – will return to the workplace for a multitude of reasons.

Retirees return to achieve financial goals, social engagement, fulfillment of a personal passion and more mental stimulation to enrich their lives, Glaser said. "We expect 'Peak 65' – the phenomenon where Americans will turn age 65 more than any other time in recorded history – to take place in 2024," she said. "Every year, we're seeing more of a multigenerational workforce. And in each generation, we're seeing a similar demand in part-time roles to match the desire for greater flexibility and work-life balance."

While 2024 will extend many trends that started in the previous year, it's clear that the workplace will continue to evolve. Both employees and employers should be prepared to adjust accordingly.

For more information, visit: https://www.usnews.com/careers/articles/8-workplace-trends-to-eye-for-2024

How to Create the Ultimate Self-Care Routine in 2024

It's been almost four years since Covid-19 turned the world on its head. As the pandemic rages on, the prevalence of mental health challenges continues to increase. So it is no shock that many Americans are dealing with mental health issues. If you're struggling to feel happy and productive, a self-care routine can increase your energy, lower stress, and improve your mental well-being .

Create the Ultimate Self-Care Routine in 2024

Self-care is a trendy term you've probably heard before, and it simply means spending time physically, mentally, or spiritually taking care of yourself. Although self-care is easy to grasp, it can be harder to implement.

When you're used to putting work or a loved one before your own needs, taking time for your well-being can seem foreign. The following five steps will help you create the ultimate self-care routine to help you feel your best in 2024.

1. Try Time Blocking

From a growing inbox to unplanned Zoom meetings, it's easy to feel as though you've lost control of your schedule. Although implementing time management can feel like another chore, it's a game-changer for your mental health. Time management is like a self-care calendar. It has the potential to impact life satisfaction more than job satisfaction. Consequently, this could help reduce anxiety and distress.

An easy way to start managing your time is with time blocking. This time management method breaks your day into chunks, focused on one task per chunk.

For example, you could block away chunks of time for meetings, lunch, exercise, or schedule another self-care activity when time blocking. Intentionally allocating your attention to one task at a time makes it easier to focus and can help reduce anxiety and burnout.

2. Get Some Movement

When you're feeling stressed or down, getting off the couch can seem like a challenge. However, exercise might be exactly what you need to improve your mood and self-care routine. So, how much exercise do you need to reap the mental health benefits?

Although science is still trying to discover the optimal amount of exercise for brain health, some research says 45 minutes three to five days a week is ideal. If you've never worked out before, it's a good idea to work up to 45 minutes slowly. Start by exercising 10 minutes a few days a week and build up over time.

3. Skip the Booze and opt for Tea

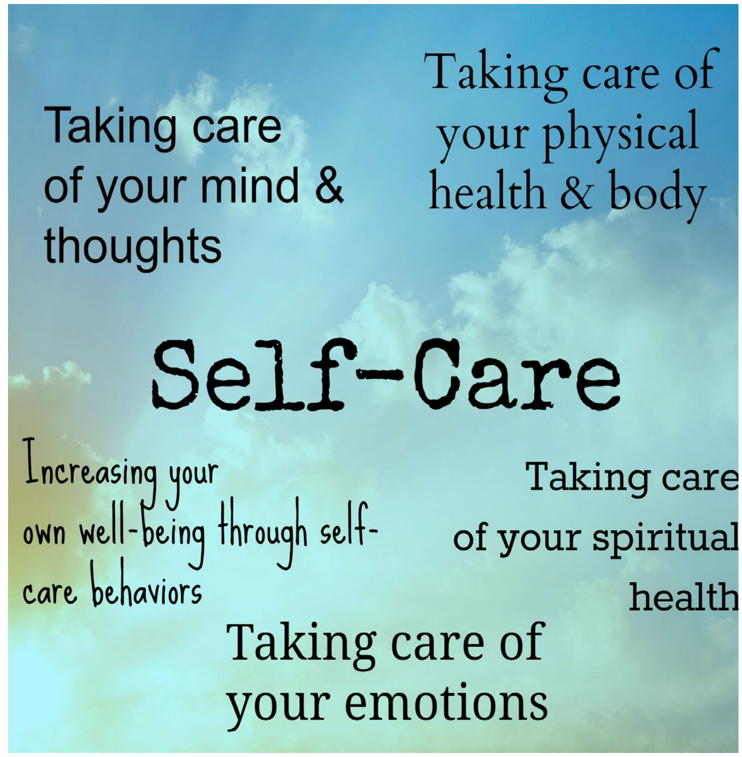
It's easy to reach for a glass of wine at the end of a long day, but you may be doing your mental health more harm than good. As a depressant, alcohol is negatively linked to emotional problems like depression and anxiety. In addition, it disrupts your mood by reducing the "feel good" chemicals in your brain and impairing your nervous system. So instead, consider swapping your wine for a healthy habit like adding a cup of tea to your self-care routine.

Teas rich in the amino acid, L-theanine, promote a feeling of calm, reduce stress, and improve concentration. Although more research is needed on tea's wellness benefits, tea drinkers often experience many mental health benefits and occasionally physical healing. So, consider skipping the booze and snuggle up with a cup of tea or cocoa. I recommend fruit and veggie juices as a way to sip your way to better mental health.

4. Spend Time in Nature

From playing with your kids at the park to biking your favorite trail , spending time in nature is a self-care activity that has many mood-boosting benefits. Spending time in nature can increase happiness and decrease mental distress. Even if you live in a city, simply being around urban trees can improve your mood.

Busy schedules can make it hard to get outside. The good news is you can still experience some of nature's mental health benefits by bringing natural elements into your home.



Have you ever noticed how nature's sounds and smells can simply help change your mood? So, consider adding a small thing like a rippling spring playlist to your Spotify.

5. Talk With a Professional

If you're dealing with mental health issues, scheduling therapy is one of the most impactful additions you can make to your self-care routine. Additionally, it has been proven time and time again that therapy helps treat a variety of mental and behavioral problems. Furthermore, the positive effects of the patient's experiences lasted well beyond therapy sessions.

Don't give up hope if you don't think you can afford therapy. There are a few options to help reduce the cost. First, check with your health insurance provider and see if mental health services are covered. If not, consider paying into a Flexible Spending Account with pre-tax income to help cover the cost. If neither of these options works, consider other resources. Whether it's a self-help book or working with an online therapist, they're often more affordable than in-person counseling but can still boost your mental wellbeing.

The past few years have challenged everyone's mental health. So, use this year as your best fresh start ever to incorporate a few self-care activities into your day to boost your mood and overall well-being.

For more information, visit: https://www.calendar.com/blog/how-to-create-the-ultimate-self-care-routine-in-2022/

How Older Adults Can Get Help Paying for Housing

Key Takeaways

- Housing costs represent the greatest expense and share of household budgets among those age 55+.
- Rental assistance and housing voucher programs are available at the state and local level to help older adults afford rent.
- If you're an older homeowner, you might want to explore tapping your home equity or home sharing as a way to bring in extra income.

Housing costs are the greatest expense and share of household budgets for adults age 55+, according to the Consumer Expenditure Survey. Prior to the COVID-19 pandemic, nearly 10 million older adults were having trouble paying for housing.[1] Today, skyrocketing inflation and rents mean those numbers are likely much higher.

Whether you're a homeowner or a renter struggling to afford your housing, there are resources that may help.

The HOPE™ Hotline: 1-888-995-HOPE (4673)

995HOPE offers free renter counseling and education to support people in addressing their housing concerns. Professional, caring counselors will work with you to assess your situation, explain the options or solutions available, and help you create a detailed action plan. You will get referrals to local, statewide, and national resources. The HOPE Hotline does not directly administer rental assistance programs or offer financial support to renters.

The HOPE Hotline is administered by the Homeownership Preservation Foundation and its affiliate, GreenPath, which are trusted, national nonprofits dedicated to guiding consumers onto the path of sustainable homeownership and improving their overall financial health.

Learn more at https://995hope.org/ or call 1-888-995-4673.

Where to find state and county rental assistance programs

In response to the dire financial impact of the COVID-19 pandemic, the government provided funded to states for emergency rental assistance programs to assist those who may have fallen on hard times. While the majority of these temporary programs are no longer accepting applications, there still may be rental assistance available in your community.

Use this U.S. Treasury directory to find rental programs offered by state, local, and Tribal governments.

Can older adults get public housing and housing vouchers?

Public housing provides eligible low-income families, including older adults and adults with disabilities, a place to call home and ranges from scattered single-family houses to high rise apartments. Housing vouchers (sometimes referred to as Section 8) can help you afford a rental that is not limited to specific housing units.

Find your local housing authority to see if you qualify for public housing or a housing voucher. The U.S. Department of Housing and Urban Development (HUD) also has a search tool you can use to find an apartment or home with reduced rent in your area and landlords who accept Section 8 housing vouchers.

Should you tap into your home equity?

If you're an older homeowner, you may be able to tap into your home equity to afford to keep living in your home. Home equity is the difference between what your home's value is and what you may still owe on a mortgage if you have one.

A home equity line of credit works like a credit card. You can borrow up to a certain limit for a set period, such as 10 to 15 years. During that time, you can withdraw money as needed, and may be able to pay only the interest on the balance. Once the time is up, you must pay back both principal and interest within a repayment period, such as 10 years, making the monthly payments much higher. Costs to set up these loans may be relatively low.

Similarly, a home equity loan lets you take out the money in a lump sum. Then you must pay it back over a set amount of time, with fixed monthly payments that include both principal and interest.

Our publication, Use Your Home to Stay At Home, lists some of the pros and cons of taking out a home equity line of credit or home equity loan.

A reverse mortgage is not right for everyone. You may want to consider a reverse mortgage if your home is steadily increasing in value, and you plan to live there for many more years. It's important to note that reverse mortgages are not the best way to get cash in an emergency.

You should not consider a reverse mortgage if you:

- need immediate financial help
- cannot afford your property taxes or upkeep on your home
- wish to leave your home to a spouse or heirs

How can home sharing help older adults afford housing?

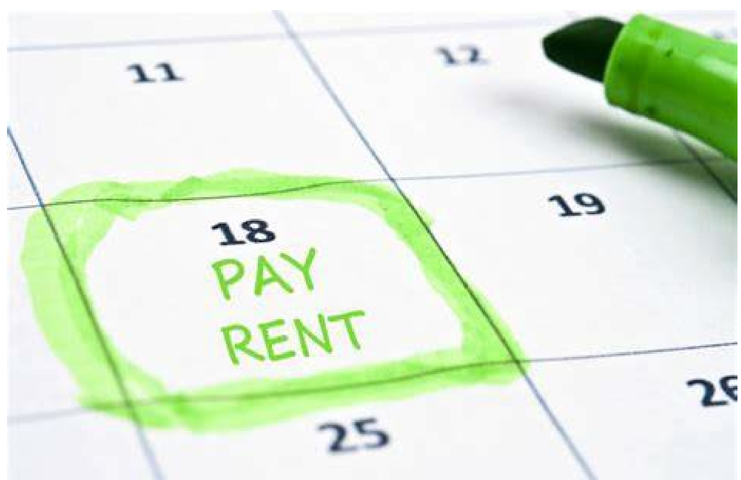
Home sharing is a way for older adults who own a home to bring in some extra money and for those looking for an affordable place to live to find a roommate.

If you own a residence with a spare bedroom or unit (such as a basement apartment), you might consider renting it through a home share arrangement.

If you're interested in home sharing, you may want to work with a reputable company to make it easier to find a roommate. Companies such as Silvernest and Senior Homeshares provide help with background screening, creating a lease, and matching roommates.

Find other resources to ease your housing budget

If you struggle to find affordable housing, you may want to explore other benefits that can free up income that you can put toward rent or mortgage payments. Thousands of public and private programs are available to help low-income older adults pay for home heating and cooling, health care, prescriptions, food, and other expenses.



NCOA's BenefitsCheckup is a confidential benefits screening tool that can help you see if you qualify for these programs. Just visit BenefitsCheckup.org and enter your ZIP code to get started.

For more information, visit:
https://www.ncoa.org/article/how-older-adults-can-get-help-paying-for-housing

NCBA Supportive Services

Founded in 1970, The National Caucus and Center on Black Aging, Inc. (NCBA) is a national 501 (c) (3) nonprofit organization. Headquartered in Washington, DC, NCBA is the only national aging organization who meets and addresses the social and economic challenges of low-income African American and Black older adults, their families, and caregivers.

NCBA Supportive Services include:

Job Training & Employment

NCBA administers Senior Community Service Employment Program (SCSEP) with funding from the U.S. Department of Labor (DOL) to over 3,500 older adults, age 60+ in North Carolina, Arkansas, Washington, DC, Illinois, Missouri, Michigan, Ohio, Florida, and Mississippi.

SCSEP is a part-time community service and work-based job training program that offers older adults the opportunity to return or remain active in the workforce through on the job training in community-based organizations in identified growth industries.

Priority is given to Veterans and their qualified spouses, then to individuals who: are over age 65; have a disability; have low literacy skills or limited English proficiency; reside in a rural area; may be homeless or at risk for homelessness; have low employment prospects; failed to find employment after using services through the American Job Center system.

SCSEP
SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM

Annually, NCBA and CVS partner to host job fairs to orient SCSEP participants about the benefits of working at CVS as a mature worker.

To learn more about the Senior Community Service Employment Program (SCSEP), visit: https://ncba-aging.org/employment-program-resources

NCBA administers the Environmental Employment (SEE) Program with funding from the U.S. Environmental Protection Agency.

SEE SENIOR ENVIRONMENTAL EMPLOYMENT

Agency (EPA) to older adults, age 55+ with professional backgrounds in engineering, public information, chemistry, writing and administration the opportunity to remain active in the workforce while sharing their talents with the U.S. Environmental Protection Agency (EPA) in Washington, DC, and at EPA Regional Offices and Environmental Laboratories in NC, OK, FL, and GA.

To learn more about the Senior Employment Environment Program (SEE), visit: https://www.ncba-aged.org/environmental-employment-program-resources

HEALTH & WELLNESS

Health

The NCBA Health and Wellness Program offers continual education, resources, and technical assistance either in-person, online, or through self-paced learning opportunities. The program offers a wide variety of social and economic services and support including, the delivery and coordination of national health education and promotion activities, and the dissemination of and referral to resources.

To learn more visit https://ncba-aging.org/health-and-wellness

Housing

Established in 1977, the NCBA Housing Management Corporation (NCBA-HMC) is the organization's largest program and service to seniors. NCBA-HMC provides senior housing for over 500 low-income seniors with operations in Washington, DC, Jackson, MS, Hernando, MS, Marks, MS, Mayersville, MS and Reidsville, NC.

To learn more about NCBA Housing Program, visit https://www.ncba-aged.org/affordable-housing/

Samuel J. Simmons NCBA Estates located in Washington, DC

Medicare Open Enrollment is Here!

Medicare Open Enrollment is here!

Now is the time to compare your current coverage to all your choices for 2022 and select the plan that best fits your health care needs. Medicare's Open Enrollment period gives everyone with Medicare the opportunity to make changes to their health plans or prescription drug plans for coverage beginning January 1, 2022.

Don't delay, the Open Enrollment period ends on December 7.

For more information about Medicare open enrollment, visit www.cms.gov.

NCBA Presents Free Tool Kit and Recorded Webinar for Dispelling Fears and Myths about COVID-19 Vaccines

Rather than a live webinar, we have linked a **recorded webinar** for you to view at your convenience to help in your outreach to older African Americans in your community who are still wary about the Covid-19 vaccines or have trouble accessing services. The webinar runs less than 20 minutes.

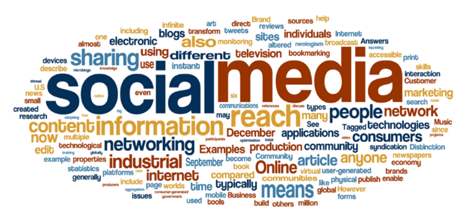
The webinar offers practical learned" about organizations seeking to educate their members and facilitate vaccinations, but it also includes a **Tool Kit** with an infographic, tip sheet, a brief informational video that addresses myths and facts about the vaccines, and appointment cards to help recipients keep track.

Here is the link to the Recorded Webinar and the Tool Kit.

We strongly encourage you to download the **informational video in the Tool Kit** for public showings, to email it to members, or to share with other organizations and individuals who are engaged in Covid-19 education. There is no copyright on the video, so feel free to distribute it far and wide.

We would very much appreciate your feedback about this webinar, the Tool Kit and your distribution numbers. Please let us hear from you at **covided@ncba-aging.org.**

NCBA social media



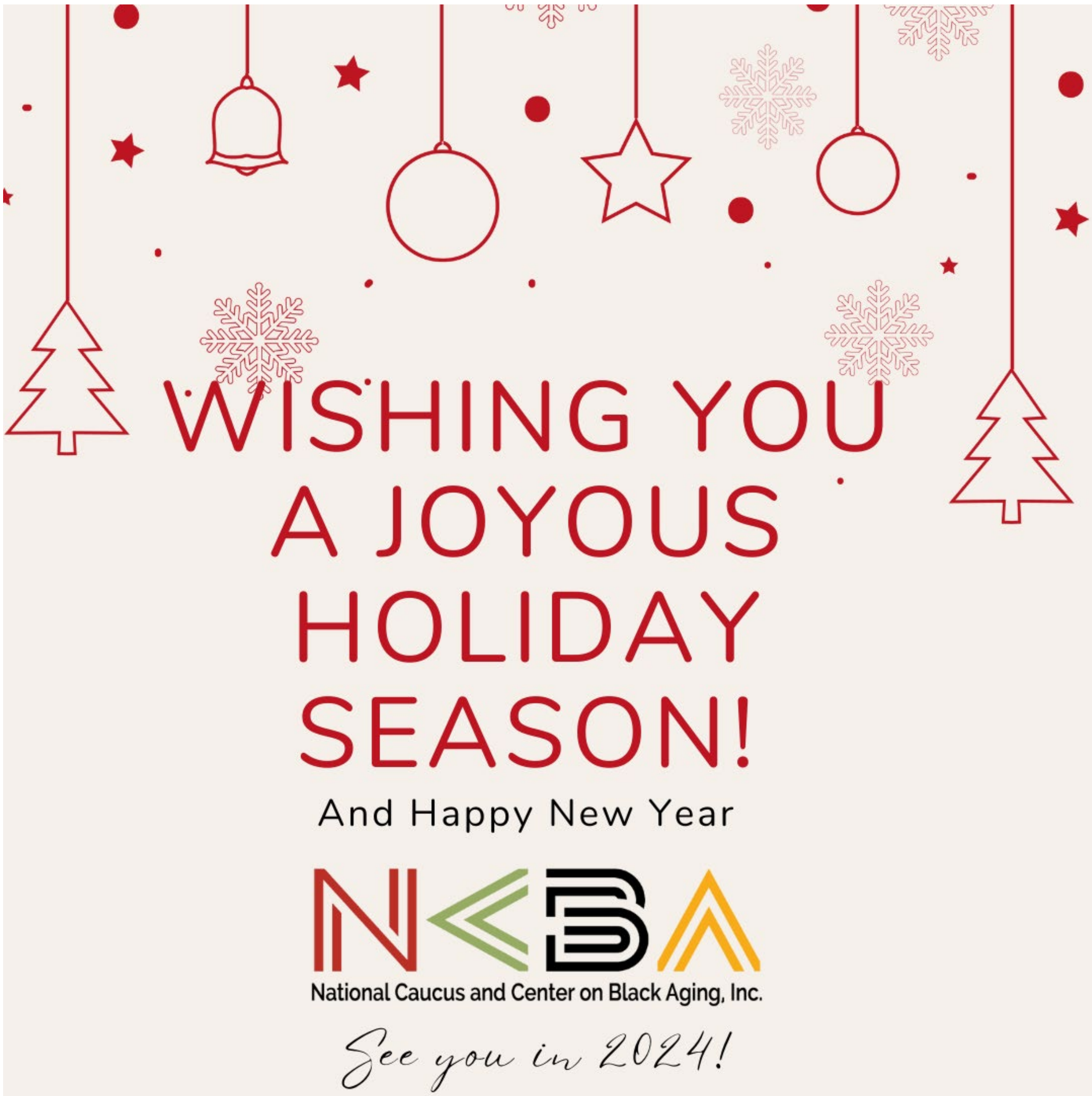
To learn more about NCBA programs, services, and upcoming events, follow us on Facebook, Twitter, and Instagram!

Facebook @NCBA1970
Twitter@NCBA1970
Instagram@NCBA_1970

You're also welcome to learn more about NCBA by visiting our website at www.ncba-aging.org. We look forward to hearing from you!

NCBA Family:

It has been yet another challenging year, but everyone has continued to be dedicated to our mission of improving the quality of life for the older adults we serve. I so appreciated each of you and the work you do for NCBA. Enjoy your holiday season with family and friends and wishing you the very best in 2024.



Karyne Jones
NCBA, President and Chief Executive Officer