



# Know Your Rights

## LGBT Families & Social Security

### **Know Your Rights Initiative/California**

A unique collaboration between the National Committee to Preserve Social Security and Medicare Foundation; the Social Security Administration and The California Wellness Foundation

### **Current Initiative Overview**

Inspired by the landmark June 26, 2013 Supreme Court *Windsor* decision, striking down parts of the Defense of Marriage Act (DOMA), which opened many federal benefits to same-sex married couples, the National Committee Foundation (NCF) developed a public education outreach campaign designed to educate LGBT elders about their potential eligibility for increased benefits from the Social Security Administration. Through a series of Town Hall meetings, the ***Know Your Rights Initiative/California*** seeks to motivate same-sex couples to file for enhanced benefits if they meet eligibility requirements. Social Security benefits serve not only as a vital economic boost to individual/couples but also serve as a significant economic stimulus to their communities.

***Know Your Rights Initiative/California*** is currently executing seven Town Halls in six key locations throughout the state: Sacramento, San Jose, Oakland, Riverside/Palm Springs, San Diego and Orange County. Town Hall meetings, which are free and open to the public, are moderated panel discussions featuring local and national LGBT, aging, and social insurance experts as well as elected officials. These experts not only explain how Social Security benefits have potentially changed for the LGBT community since the *Windsor* decision, but also discuss how seniors can potentially maximize their benefits. Several past Town Hall attendants have reported significant increases to their monthly federal benefits which could be upwards of \$6000 annually. In addition to the seven Town Halls, two webinars will be

held to further the reach of the *Initiative*, making the information available to seniors who are geographically or physically impaired in attending the Town Halls.

**Know Your Rights/California** will also be holding seven newly created Leadership Outreach Events. These meetings will be presented in each community several weeks prior to the Town Halls, to educate government and community leaders on the LGBT community's new benefits and to engage them and their constituents in the future Town Halls. One Leadership Outreach Event was a specialized designed legislative briefing for members of the State Assembly and Senate and their staffs.

**The Know Your Rights Initiative/California** is motivated by:

- A general lack of public information about federal benefits now available to same-sex married couples and the need to reach people of color and underserved populations;
- Recent data that suggests that a large proportion of LGBT elders live in socio-economic conditions that are below the level of their heterosexual counterparts;
- Increased monthly financial resources could improve the health of LGBT elders as they age and reduce pressures on social service and government counterparts;
- The urgency of this education and outreach campaign is driven by the need to encourage individuals who meet basic eligibility requirements to file for benefits as soon as possible. The filing date serves as a marker to protect individuals from the loss of benefits from that point forward while their claim is adjudicated.

Funding for this phase of *Know Your Rights* was provided by a grant to the National Committee to Preserve Social Security and Medicare Foundation from the California Wellness Foundation (Cal Wellness). Crated in 1992 as a private independent foundation, Dal Wellness' mission is to improve the health of the people of California by making grants for health promotion, wellness education and disease prevention.

An invaluable partner, who has contributed in the *Know Your Rights* Initiative since the outset, is the Social Security Administration. All Town Halls and Leadership Outreach Events feature participation by senior executive leadership from the Social Security Administration.

### Calendar of Events

#### **January 20, 21, 22, 2015: Northern California Leadership Outreach Events in Sacramento, Oakland, and San Jose**

January 20: Sacramento Leadership Outreach Event Briefing with California State Assembly and Senate

January 21: Oakland Leadership Outreach Event

January 22: San Jose Leadership Outreach Event

**April 7, 8, 9, 2015: Town Hall Events in Sacramento, Oakland, and San Jose**

April 7 at 6:30PM: Oakland Town Hall

April 8 at 7:00PM: San Jose Town Hall

April 9 at 7:00PM: Sacramento Town Hall and webinar

**July 21, 22, 23, 2015: Southern California Leadership Outreach Events in Palm Springs/Riverside, Orange County, and San Diego**

July 21: Orange County (Santa Ana) Leadership Outreach Event

July 22: Palm Springs/Riverside Leadership Outreach Event

July 23: San Diego Leadership Outreach Event

**September 28, 29, 30, 2015: Town Hall Events in Palm Spring/Riverside, Orange County, and San Diego**

September 28 at 6:30 PM: Orange County (Santa Ana) Town Hall

September 29 at 8:30 AM: Palm Springs/Riverside Town Hall

September 30 at 8:30 AM: San Diego Veteran's Town Hall

September 30 at 6:00 PM: San Diego Town Hall and webinar

Partnerships

Since the beginning, *Know Your Rights* has relied heavily on key, local partnerships to reach target audiences and expand knowledge of the importance of social insurance programs such as Social Security, especially to LGBT and minority populations.

*Know Your Rights/California* has partnered with local aging, health, and LGBT organizations across the state:

*Northern California Partners*

Billy deFrank LGBT Center

California Assembly Committee on Aging and Long-Term Care

California Legislative LGBT Caucus

East Bay Stonewall Democratic Club

Oakland Pride  
Sacramento LGBT Center (Sac Center)

*Southern California Partners*

Aging and Independence Services, County of San Diego Health and Human Services Agency  
Alzheimer's Association: Orange County Chapter  
Military Partners  
Mizell Senior Center  
Orange County Aging Services Collaborative  
San Diego LGBT Community Center  
Serving Seniors  
The Center OC  
The Center of the Desert

Know Your Rights Initiative/California Advisory Committee

**Ari Gutiérrez Arámbula**, Board Member  
National Committee to Preserve Social Security and Medicare Foundation  
Co-founder, Latino Equality Alliance

**Gary Gates**, PhD, Research Director and Distinguished Scholar  
The Williams Institute on Sexual Orientation and Gender Identity Law and Public Policy  
UCLA School of Law

**Sandra Nathan**, Vice President of Programs  
Marin Community Foundation

**Andy Sacher**, Executive Director  
The Lavender Effect

**Jane Wishon**, Marriage Equality USA

History of the Know Your Rights Initiative

With early funding from the Marin Community Foundation, Sonoma County Human Services Department/Adult and Aging Services Division, and the Horizons Foundation, the National

Committee Foundation launched a successful pilot program in the San Francisco Bay Area in the fall of 2013. Partners for this pilot included Spectrum LGBT Center and Openhouse. The pilot utilized the Town Hall format bringing together local government officials and LGBT and aging experts to inform the public of the potential benefit increases they may now be entitled.

In March 2014, with funding from The California Wellness Foundation and Archstone Foundation, the National Committee Foundation held three Town Hall meetings in the Los Angeles area. Our partners in Los Angeles included the LA Gay and Lesbian Center, Latino Equality Alliance, API Equality-LA and the Center/Long Beach. Successful Town Halls were held in East LA (Boyle Heights), Hollywood and Long Beach.

In June 2014, on the eve of the first anniversary of the *Windsor* decision, the *Know Your Rights Initiative* held its first East Coast Town Hall in Boston at the Fenway Institute. Representatives of the Social Security Administration were actively engaged with attendees answering questions and helping to establish on-line MySSA accounts for people needing assistance.

To date, the *Know Your Rights Initiative* has directly reached more than 1,000 individuals and indirectly touched hundreds thousands more due to information sharing, media coverage, and the National Committee Foundation's quarterly *Know Your Rights* E-Newsletter.

### Why Return to California?

#### **1. California receives more Social Security benefits than any other state.**

Currently, Social Security benefits provide \$77 billion dollars each year to California's economy with more than 5.4 million Californians receiving Social Security benefits.

#### **2. California has the largest population of same-sex married couples of any state.**

Based on the best data available from 2010 compiled by the Williams Institute, there are more than 28,000 same-sex married couples in California. Experts agree that this data does not presently reflect the upsurge in same-sex marriages since the 2013 Supreme Court decision. A more recent study showed that 28% of the United State's same-sex married couples reside in the West (Gates, The Williams Institute).

#### **3. The number of same-sex marriages has dramatically increased since *Windsor* as LGBT couples continue to marry (... and access earned Social Security benefits as they age.)**

In the last three years, the number of same-sex married couples has risen 50%, with approximately one in ten having married since the *Windsor* decision. Additionally, same-sex married couples are on average five years older than different sex married couples (Gates, The Williams Institute).