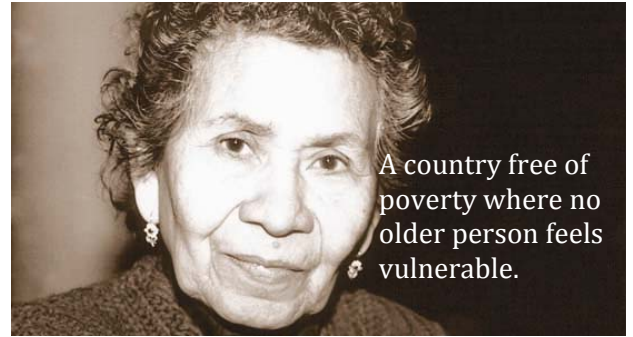


AARP Foundation

North Carolina Fact Sheet



Imagine not having enough money to eat dinner tonight. For 33 million older people in the U.S. – one out of every four – this is reality.

Income: One in four older people in the U.S. — 33 million people — lack adequate financial resources and risk not being able to meet one or more of their basic needs.

Hunger: About 51 million people — including six million age 60+ — face a daily struggle to put food on the table.

Housing: More than 10 million older people in the U.S. can't afford adequate housing.

Personal Connection: Isolation feeds sadness and depression and almost always leads to less physical movement. Left unchecked, isolation inevitably leads to a loss of independence.

Millions of seniors are under enormous financial stress for many reasons, including the death of a spouse or partner, job loss, ill health, loss of retirement investments, drop in home value or too much debt. AARP Foundation recognizes that there will be people who will struggle to meet their most basic needs. We work to fill this gap.

POVERTY, HUNGER AND UNEMPLOYMENT IN THE U.S. COMPARED TO NORTH CAROLINA

In the U.S., 18.8 percent of people 50+ live below the poverty level; in North Carolina, 20.2 percent do.ⁱ

In the U.S., 51 million Americans (13.5 percent) face the threat of hunger, including 6 million age 60+; in North Carolina 14.8 percent of its population is threatened by hunger.ⁱⁱ

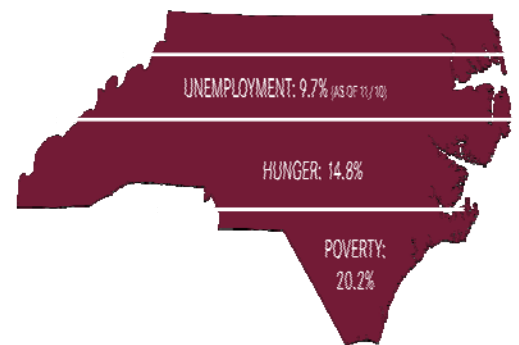
U.S. unemployment among older people is at its highest level in 60 years. Worse, once people 50+ lose a job, it takes them 12 weeks longer than younger people to find a new one. In November 2010, 9.6 percent were unemployed in the U.S.; in North Carolina, unemployment was 9.7 percent.ⁱⁱⁱ

AARP FOUNDATION: HELPING OLDER NORTH CAROLINIAN

AARP Foundation is a leading national organization dedicated to helping low-income, vulnerable older people 50+ meet their everyday needs - food, housing, income and personal connection. We embody the spirit of giving back and service that has always been the touchstone of AARP.

Through our community programs and services across the state, we helped North Carolina seniors remain independent and live a better life in 2010.

POVERTY, HUNGER AND UNEMPLOYMENT OF PEOPLE IN NORTH CAROLINA



Helping with Taxes

AARP Tax-Aide is the nation's largest free, volunteer-run tax preparation and assistance service for low- and moderate-income taxpayers. In 2010, 1,027 Tax-Aide volunteers helped 68,636 North Carolina clients file federal and state returns at no cost to them. More than half (51 percent) of Tax-Aide's clients say they would have paid a commercial tax preparer if Tax-Aide's free service didn't exist.

With the help of Tax-Aide, North Carolina clients received \$34.1 million in tax refunds and low-income workers received \$7.3 million in earned income tax credits, or EITCs.

All told, North Carolina received approximately \$9.8 million in Social Return on Investment (SROI) benefits from AARP Tax-Aide. This SROI figure (based on \$224.42 per federal return filed) includes taxpayer savings from not paying commercial tax preparer fees and high-interest RALs and RACs; EITCs that would have been missed; and local economy gains from taxpayers who spend refunds and credits there.

Job Training and Placement

AARP Foundation's Senior Community Service Employment Program (SCSEP) and *WorkSearch* help older people find work.

- SCSEP, a federally funded program, places unemployed, low-income older people in community organizations and nonprofits for on-the-job training and skills development. AARP Foundation's online *WorkSearch* provides older job-seekers with free skills assessment, training, job-finding tips and help from the program's Virtual Volunteers.
- In 2010, 93 North Carolinians used AARP Foundation *WorkSearch* to seek jobs and receive free skills assessment, training and job-finding tips.

Finding and Applying for Benefits

There are state, federal and private programs that help older people in need, but navigating the system can be difficult. AARP Foundation's free online Benefits QuickLink (BQL) is an easy, confidential way for seniors, their families and caretakers to learn what benefits they may qualify for – including SNAP/food stamps -- and how to apply for them.

Over 21,000 checked their eligibility for benefits through AARP Foundation in 2010. While state data is not available, nationally 70 percent of those who used BQL's free service found they qualified for at least one benefit.

SNAP

Between 2006 and 2008, the percentage of people age 60+ in the U.S. facing hunger more than doubled. Yet two-thirds of those age 60+ who are eligible for SNAP do not receive it; just one-third does. Among other age groups, it's the opposite: two-thirds of those eligible receive benefits and just a third does not.

Why? Some seniors don't know about SNAP; others are too proud or embarrassed to apply. In North Carolina, just 30 percent of SNAP-eligible people 60+ receive help.^{vii}

Finances

For aging and disabled Americans with money management problems, life can go quickly from the irritating to the terrifying – from forgetting to pay a bill or deposit a pension check to cut-off utilities, bank foreclosures, evictions and forced institutionalizations. AARP Foundation Money Management volunteers help older and disabled people with routine bill paying and other financial care, allowing them to stay in their homes and communities and saving them and/or their communities about \$60,000 per person.

For more information about AARP Foundation and its life changing services and programs, call 1-800-775-6776 or www.aarp.org/foundation.

Sources: ⁱ 2009 ACS PUMS Poverty Population Age 50+ with Poverty Status Determined by Age and State (50+ N = 1.09 million)

ⁱⁱ Household Food Security in the United States 2009, Mark Nord, Alisha Coleman-Jensen, Margaret Andrews, and Steven Carlson, Economic Research Report No. (ERR-108) November 2010

ⁱⁱⁱ BLS, Current Unemployment Rates for States and Historical Highs and Lows, Nov. 2010

^{iv, v, vi} AARP Foundation; ^{vii} Karen Cunyngnam, Nutrition Assistance Program Eligibility and Participation among Elderly Individuals, Final Report, September 28, 2010, Mathematica Research, Inc.