



AFI

Outreach and Partnering with the Disability Community



AFI Resource Center

October 12, 2010

Assets for Independence

- ▶ Assets for Independence (AFI), which is administered through the Office of Community Services (OCS), enables community-based nonprofits and government agencies to implement and demonstrate an assets-based approach for giving low-income families a hand up out of poverty. AFI projects help participants save earned income in special-purpose, matched savings accounts called Individual Development Accounts (IDAs).
- ▶ The entire AFI Resource Center team would like to thank you for joining the webinar today.
- ▶ The Administration for Children and Families (ACF) is extremely supportive of asset building strategies for people with disabilities. Today you will hear a bit about one of our initiatives underway.
- ▶ If you have questions after the call, the AFI Resource Center is available to provide support in enhancing asset building efforts. Please use the following link (<http://IDAresources.org>) or reach us by phone at 866-778-6037.

Purpose of the Webinar

▶ Purpose:

To provide strategies to establish effective partnerships with the disability community based upon a shared mission to improve the lives of low-wage workers.

▶ Goals:

1. Provide an overview of changing attitudes within the disability community and why those changes make the timing right for valuable partnerships and increased opportunities for people with disabilities.
2. Lay a foundation for understanding key providers within the disability community and identify the shared mission of key providers and AFI grantees
3. Explore ways to bridge the gap between the disability provider community and AFI grantees and other asset building service providers by initiating the conversation and ensuring access.
4. Identify Partners to assist you along the way.

Agenda

- ▶ Quick review – Disability, poverty and asset building
- ▶ Framework for today's discussion
- ▶ Key players within the disability service system
- ▶ Bridging the gap
- ▶ Resources
- ▶ Questions and answers

Why Asset Building for People with Disabilities?

- ▶ Individuals with disabilities often have very limited income and few, if any, assets.
- ▶ People with disabilities are considerably more likely to experience poverty relative to those without disabilities:
 - Annual poverty rates are 2 to 5 times higher among working-age people with disabilities;
 - Less than 10% of people with disabilities own their own homes compared with 70% of Americans with no disabilities;
 - 50% of individuals with disabilities are unbanked.
- ▶ Many asset building activities, such as AFI IDAs, will **NOT** cause loss of critical SSA disability cash payments and essential health insurance such as Medicaid or Medicare.

Framework

- ▶ Individuals with disabilities can and do work and generate earned income.
- ▶ Individuals with disabilities can participate in local asset building opportunities.
- ▶ Individuals with disabilities can save and build assets.
- ▶ Individuals with disabilities are an underserved population of low wage workers.

Changing Attitudes

Historically:

- ▶ Public benefit programs have discouraged savings.
- ▶ Individuals who needed to maintain a public benefit were encouraged to limit earnings and savings.
- ▶ Individuals with disabilities were not formally included in asset building opportunities.

Changing Attitudes

Currently:

- ▶ Federal offices, including Centers for Medicaid and Medicare Services (CMS), the Social Security Administration (SSA), Department of Labor (DOL), Department of Disability Services (DDS) and HHS are engaged in activities that support asset building for individuals with disabilities.
- ▶ Initiatives like the Real Economic Impact Tour leverage local partnerships to the greater inclusion of the disability community in tax assistance and other asset building strategies.

Real Economic Impact Tour



PURPOSE

- ▶ Build disability inclusive free tax assistance through trusted networks

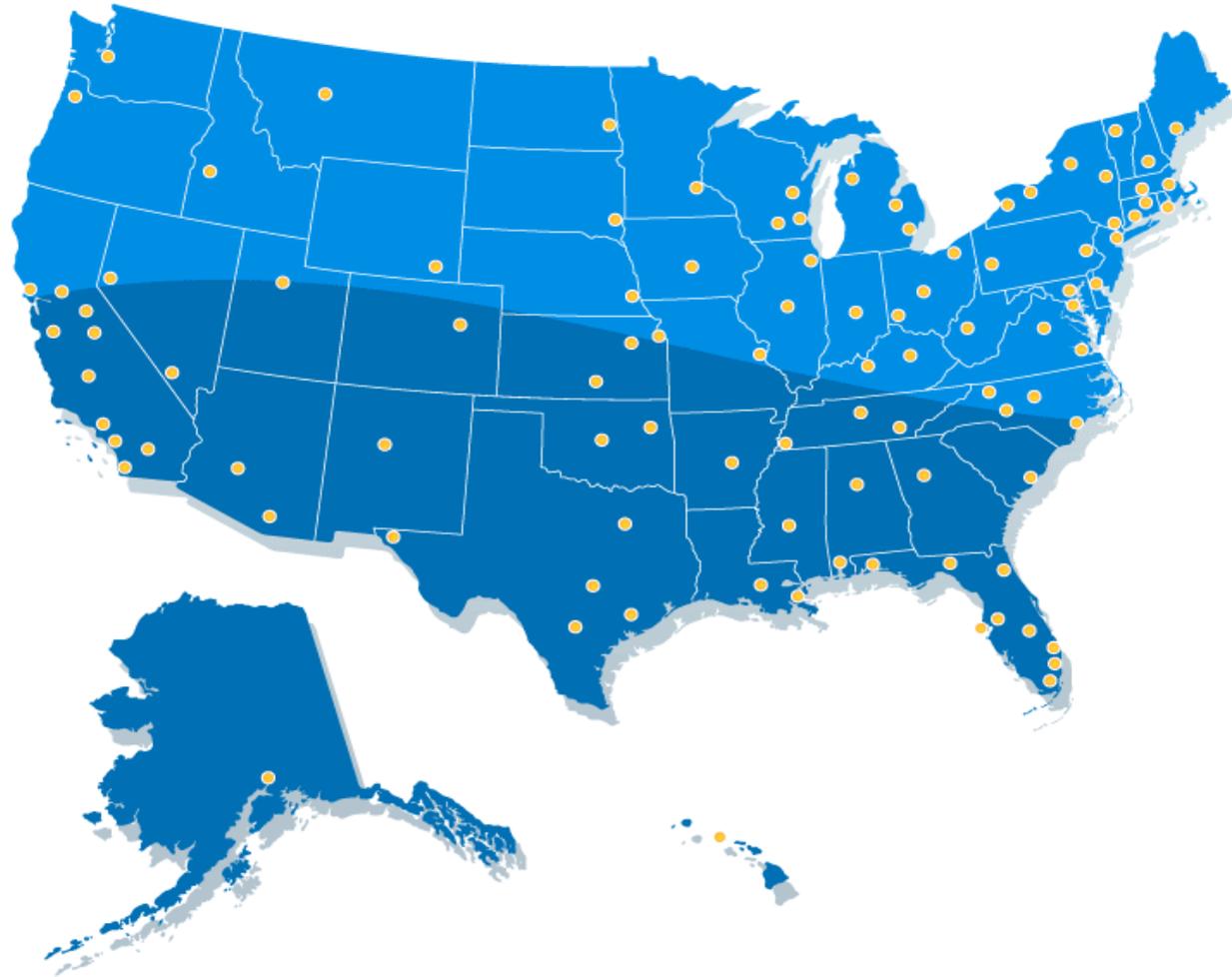
OUTCOMES

- ▶ Growing awareness that disability is a key component of diversity
- ▶ New income poverty research linked to disability

ACTIVITIES

- ▶ Hold asset summits to introduce disability community to financial community
- ▶ Establish disability workgroups within free tax coalitions
- ▶ Create volunteer tax modules specific to serving taxpayers with disabilities
- ▶ Provide benefits education about receipt of public benefits and tax credits

Real Economic Impact Tour Locations



Real Economic Impact Outcomes

YEAR	CITIES	PARTNERS	RETURNS PREPARED	TAX REFUNDS RECEIVED	\$\$ SAVED
2005	11	-----	7,600	\$6.8 mil	\$1.5 mil
2006	30	200	17,223	\$15.3 mil	\$3.4 mil
2007	54	355	36,275	\$32.6 mil	\$7.2 mil
2008	62	555	90,653	\$81.0 mil	\$18.1 mil
2009	84	634	181,152	\$176.6 mil	\$36.2 mil
Total				\$312.3 mil	\$66.4 mil

Emerging New Partnerships

- ▶ Mayor's Offices
- ▶ United Way
- ▶ IRS
- ▶ FDIC
- ▶ EITC Coalitions
- ▶ Financial Institutions
- ▶ Microenterprise Lenders
- ▶ Home Ownership and Credit Counseling Programs
- ▶ VR Agency
- ▶ Social Security Field Office
- ▶ WIPA Grantees
- ▶ DD Council
- ▶ Independent Living Centers
- ▶ Disability Service Providers
- ▶ Medicaid Infrastructure Grants
- ▶ Community Action Agencies

Key Providers within the Disability Service System

- ▶ Vocational Rehabilitation
- ▶ Division of Blind Services
- ▶ Social Security Administration
 - Work Incentives Planning and Assistance (WIPA) Grantees
- ▶ Medicaid Infrastructure Grants
- ▶ Developmental Disabilities Council
- ▶ Office of Mental Health
- ▶ Independent Living Centers
- ▶ Disability Services Providers

You Share a Mission

The Americans With Disabilities Act

The Nation's goals regarding individuals with disabilities are to **assure** equality of opportunity, full participation, independent living, and **economic self-sufficiency** for such individuals.

42 U.S.C. § 1201(a)(8) (2005)

What Disability Organizations Don't Know About Asset Building Services

- ▶ That you target low wage workers.
- ▶ That you serve individuals not just families.
- ▶ That the participant doesn't have to be 'ready' to purchase the asset.
- ▶ That you offer financial literacy.
- ▶ That you will help the individual budget to meet the savings goal.
- ▶ That you anticipate there may be a need for credit repair.
- ▶ That you connect the individual to other layering opportunities.
- ▶ That your program is a 'protected savings vehicle' and will not jeopardize the individuals public benefits.
- ▶ That your services are free.

How to Bridge the Gap Between Your Organization and Disability Service Providers

- ▶ Initiate the conversation
- ▶ Ensure access
- ▶ Seek assistance

Initiate the Conversation

- ▶ You can get the conversation started by hosting an introductory meeting of key stakeholders from the asset building community and the disability community.
- ▶ The goal of this first meeting is to learn about each other's work, discuss opportunities to support the work and identify a limited number of next steps to begin your partnership.

Who to Invite

- ▶ This is an initial meeting so you don't have to wait to have *everyone* on board but you will greatly benefit from being thoughtful as to who is leading current efforts and has the ability to bring others to the table. Consider one key partner who can assist you in recruiting others.
- ▶ Look back at Slide 12 for key players.

When and Where to Meet

- ▶ No time like the present.
- ▶ As with any community gathering, neutral ground provides a quality foundation for building consensus.
- ▶ Naturally, you will want to ensure that the location is accessible.

Invitation

- ▶ A joint letter from a trusted partner representing each community will garner the attention of both the Asset building and the Disability community.
- ▶ Include in your language:
 - Stated desire to discuss outreach and education efforts to benefit low wage workers with disabilities
 - The goal of collaboration among community groups to enhance and maximize existing services and the fact that each participant will simply be asked to contribute in a manner that fits their mission and capacity.
- ▶ Don't forget to identify a partner to accept RSVPs and requests for accommodations. Please remember to assign someone to *fulfill* the request for accommodations.

Agenda Items

- ▶ Keep in mind that the introductory meeting is guiding the community towards the goal of recognizing the need and benefit of collaboration.
 - Overview of the local economic empowerment efforts that includes the mission of serving low wage workers.
 - Overview of the local disability services that highlight the disability community as low wage workers with the desire to increase their financial stability.
 - Open discussion to identify opportunities for collaboration, additional partners, marketing/outreach strategies to increase participation and service to people with disabilities.

Desired Outcome -- Form a Disability/Diversity Workgroup

- ▶ Now that you have buy-in, the conversation should continue and be formalized as a disability workgroup.
- ▶ The disability workgroup should consist of a representation of both the disability and asset building communities.
- ▶ This group should be attached to a larger Committee such as the IDA Program Steering Committee or the local EITC Coalition.

The Disability Workgroup Will:

- ▶ Define a regularly scheduled meeting time to keep the group moving forward
- ▶ Develop cross-training opportunities
- ▶ Define goals
- ▶ Create an action plan
- ▶ Communicate with the larger coalition

“Nothing About Us Without Us”

- ▶ Individuals with disabilities should always be at the table.
- ▶ Do not hesitate to ask your new disability partners for help in determining the most effective and efficient manner of ensuring you are putting together strategies that meet the needs of the target community.

Ensure Access

- ▶ Make your program accessible
- ▶ Provide effective communication
- ▶ Modify policies and procedures
- ▶ Ask for help

Make Your Program Accessible

▶ Building accessibility:

- parking
- ramps
- entrances
- restrooms
- classroom space

▶ Program accessibility:

- effective communication
- modified policies and procedures
- informed choice

Provide Effective Communication

- ▶ Alternate formats are materials modified to be accessible based upon varying disabilities...
 - Large Print
 - Braille
 - Adaptive Equipment
 - Interpreters
(face to face communication, writing notes, etc.)

Modifications to Policies and Procedures

- ▶ Consider policies and procedures that may deter or prevent individuals with disabilities from participating.
 - Have you unintentionally created barriers?
- ▶ Do you have a plan to modify policies/procedures as necessary.
 - Example: Financial Literacy is required. Your class is offered in the evenings. Individual is unable to attend due to lack of access to paratransit services at that time.
- ▶ Flexibility is key.

Informed Choice

- ▶ Individuals and their supports will need to understand
 - What is an IDA and how does it work?
 - What are the benefits?
 - How will it affect my disability benefits, health care, and access to disability services?

Ask for Help

- ▶ Disability Partners
- ▶ ADA National Network
- ▶ AFI Resource Center Team

Disability Partner – Independent Living Centers

The center (Independent Living Center) shall conduct activities to increase the capacity of communities within the service area of the center to meet the needs of individuals with significant disabilities.

The Rehab Act - Sec. 725

Disability Partners – WIPA Projects

- ▶ Work Incentive Planning and Assistance Projects (WIPA) are SSA grantees that provide quality information about the impact of earned income and resources on disability benefits.
- ▶ WIPA could help SSA beneficiaries understand how to report participating in an IDA to the Social Security office and how to use their work incentives to augment IDA savings.
- ▶ Partnering with a Work Incentive Planning and Assistance Project (WIPA) could be an excellent source of referrals.
- ▶ To connect with your local WIPA project
<http://www.ssa.gov/work/WIPA.html>

ADA National Network

- ▶ The ADA National Network consists of 10 regional ADA centers that provide free technical assistance.
- ▶ To reach an ADA Center in your region, call 1-800-949-4232.

AFI Resource Team

- ▶ Technical Assistance available to grantees from the AFI Resource Center Team, including:
 - Telephone
 - Email
 - on-site TA
- ▶ To contact the AFI Resource Center Team, call (866)-778-6037 or email the Team at info@idaresources.org.
- ▶ Visit www.idaresources.org for more information.



AFI

Search

[Assets for Independence](#) / [Home](#) / [Subscribe to AFI e-News](#) / [Contact Us](#)

 [Print-Friendly](#)

Serving People With Disabilities

Increase Access to IDAs for People With Disabilities

AFI grantees and their partner organizations report that some people with disabilities are having trouble accessing and using IDAs. Because they are disproportionately low-income, people with disabilities account for a large share of the AFI target population, but they are underrepresented among IDA participants.

Lack of information about IDAs, misconceptions about how they affect means-tested benefits, and challenges that AFI grantees face in identifying and serving people with disabilities contribute to low participation rates. This section includes information on increasing IDA use by people with disabilities.



Resources

[What Grantees Need to Know About Disability](#)

[Asset Development for People With Disabilities](#)

[Overcoming Common Misconceptions](#)

[Will I Lose My Benefits if I Participate in an AFI IDA Project?](#)

[Other Resources](#)

Questions?