



Asset Development for People with Disabilities

August 10, 2010

Coordinator: Welcome and thank you for standing by. At this time all parties are in a listen-only mode until today's question and answer session. At that time you may press star 1 to ask a question. I would like to remind all parties that today's conference is being recorded.

At this time I'd like to turn the call over to Miss Abby Cooper. Ma'am, you may begin.

Abby Cooper: Thank you very much. First I'd just like to thank everybody for being here particularly on the behalf of the entire IDA Resource team. We're really excited for everyone to be on the call. The Administration of Children's and Families is extremely supportive of asset building strategies for individuals with disabilities.

And as many of you are - on the call are aware there's been an awful lot of energy recently around asset development for individuals with disabilities. So our hope is today you'll be able to hear some of the initiatives that are currently underway and hopefully some additional strategies.

If you have any questions after this call the IDA Resource Center is available to provide support in enhancing asset development efforts. There is a lot of excellent information on their Website. And I highly recommend that folks take a look at it.

I just want to spend a little bit of time today talking about the purpose of the Webinar. The purpose is to expand and build on the knowledge base of asset building strategies for individuals with disabilities. And I'm particularly excited about this Webinar today because we're going to feature three great speakers that have wonderful examples.

A little while into the Webinar Nora Bishop from Connecticut is going to talk, Cayte Anderson from Wisconsin and Krystal Odell from New Jersey are all going to talk about some strategies that they're currently implementing.

The goals for today is to build a sheer understanding of strategies and approaches that can enhance economic self sufficiency for individuals with disabilities. It's also to lay the foundation for partnerships that can integrate asset building strategies for individuals with disabilities across systems.

And it's to share information that will enhance grantee's understanding of asset building for individuals with disabilities. And quite importantly to dispel commonly held myths. And we know that there are a lot of myths that currently exist around asset building and individuals with disabilities.

Our agenda for today is to talk a little bit about the correlation between disabilities and poverty, to look a little bit and a refresher on asset building, to explore some common myths about disabilities and asset building, to look and talk a little bit about current AFIA efforts to increase partnerships between asset development community and the disability community, and then to spend some time on local efforts to increase partnerships.

And that is how the Medicaid Infrastructure Grants, the MIGs, are partnering with AFIA grantees and the expanding partnerships with vocational rehabilitation.

When we look at disability and poverty we know that it's a issue. And we know people with disabilities are more likely to be unemployed and to live in poverty than any other single demographic groups in the United States today.

Public benefit programs for people with disabilities especially Supplemental Security Income, SSI, are not aimed at increasing assets and independence for people with disabilities. We know that many of those programs are actually aimed - or not aimed but actually impede people from acquiring assets.

More so than any other population on fixed incomes service and policies do not expect people - do not have the expectation of economic self sufficiency which is one thing as we start thinking about asset developments for individuals with disabilities which makes it incredibly exciting because it's turning expectation on its head. In the last couple of years there's been an increased expectation that folks with disabilities should and could have assets.

Just a real quick refresher that asset building initiatives encourage people to save money and make investments that increase in value over time. The type of asset building services for people with disabilities really do not look that different than the type of asset building services for anyone.

You have financial literacy education and also currently the work that's going on a blending - the benefits of literacy into financial literacy education so that people are not only educated on financial literacy but also how to start thinking about using their benefits strategically.

We certainly all know on the line about individual development accounts. There's also the use of work incentives whether it be a plan to achieve self support or whether it be another work incentive; there are lots of work incentives available for folks with disabilities that are on public benefits that they can utilize strategically to help them move forward in building assets.

There are low interest loans. Certainly there's a lot of low interest loans in given states around assisted technology. And there are about four states in the country that have individual development accounts for assisted technology so have

individual development accounts for renting an apartment, for job coaching and for owning an automobile.

So there's a lot of asset development occurring that occurs on the federal level. And then there's a lot of efforts coming up from the grass roots on the state level targeted for individuals with disabilities.

Just a real quick review of AFIA IDA, we know that AFIA individual development accounts for an important tool in asset building for low income people. And we know that many - far too many folks with disabilities are low income.

AFIA projects assist client families to save earned income in IDAs. They also can assist their IDA savings and match funds to acquire one of the following assets for an AFIA IDA - and we know this - it's homeownership, capitalization of small business or post secondary education or training.

And we also know along with the push for increased asset development for people with disabilities there's also been a pretty big movement around self employment for individuals with disabilities and the two tie quite nicely together.

We know this - we know why asset development for people with disabilities matter because we know economic assets matter. We know that in order to get out of poverty you need some economic assets. And we know that individuals with disabilities have often very limited incomes and few if any assets.

And many people with disabilities are afraid to acquire assets because they think it'll impact their public benefits. People with disabilities are considerably more likely to experience poverty relative to those without disabilities. And I just put these in because these statistics are staggering to me.

The annual poverty rates are two to five times higher among working age people with disabilities. So that's saying that even if you're a person with a disability and you work, you're still poor. Less than 10% of people with disability own their own home, compared to 70% of Americans with no disability. That's staggering.

And 50% of individuals with disabilities are unbanked. So we know there's a huge issue. We understand why there's an interest in helping people with disabilities acquire assets and obtain economic self sufficiency.

The intent of asset building initiative is that individuals develop assets. And they'll be able to move out of poverty and most importantly remain out of poverty. Many asset building activities such as AFIA IDAs will not cause a loss of critical SSA disability cash benefits and essential health insurance as Medicaid and Medicare.

And many of you know that there is a huge myth out there that a person on public benefits particular SSI cannot have an AFIA IDA. And if you take one thing away from this know that that is not true; that they can.

Okay let's just real quickly go over - and these are just a few very common myths about disabilities and asset building. And there's a lot more but I just wanted to hit on some of the very common ones and the ones that I hear very frequently.

Individuals with disabilities are unable to work. And that - for some reason that myth seems to have a life of its own and it keeps perpetuating itself. But the reality is the majority of individuals with disabilities do work or are seeking work.

The second myth is individuals' needs are met by various government programs. The reality of it is public benefit programs provide for a marginal existence and they don't allow somebody to move forward out of poverty. And individuals with disabilities want freedom and choices assets allow; they don't want to be poor anymore than anyone else wants to.

The next myth that I commonly run across is individuals with disabilities cannot be expected or are not allowed to save. Individuals with disabilities want to have an economic future. And they want to save.

The reality is public benefits programs allow individual with disabilities to save in an IDA. And individuals with disabilities want to have a better economic future.

So if we know that, if we know that we have an incredibly high number of - who are disabled living in poverty. So we also know that they can work, and we also know that they want to get out of poverty and they want to have assets then we also know that there's a need to create some partnerships, there's some need to create some partnerships between the AFIA community and the disability community.

I think it's important to realize in this that asset development is new to the disability community. And just as the AFIA grantees may have limited understanding about the disability community the disability community may have limited understandings about the asset building community.

And they also come from a very different vantage point. If we think about the disability community for years it focused on taking care of people. Now it's switching from that and it's thinking about economic self sufficiency but it has a ways to go.

And if we think about the asset development community that's pretty much focused on having assets; not taking care of people but to help people develop and acquire their assets. So it's coming from a little bit different of a vantage point.

There are also - from the disability standpoint there may also be limited knowledge about how AFIA programs function. And from the eligibility requirements, from the requirement for financial literacy, from the saving requirement, from the earned income requirement that people have to save earned income and from the fact that an AFIA program is not another funding stream. So there's lots of education that needs to happen for these partnerships to be successful.

For my opinion AFIA grantees need to explain how they can assist the disability community and in turn how the partnership between the two groups makes sense because the only reason for a partnership to exist is if each partner gets something out of it and something of value.

So one big partnership that is critical is partnering with the Work Incentive Planning and Assistance Project, the WIPA, for a couple of reasons; one they can be an excellent source of referrals. Secondly they understand public benefits and they can have SSA beneficiaries understand how to use their work incentives to augment their IDA or just their plain savings.

And lastly because I think I'm safe to say there are a few AFIA grantees on the line that are overly interested in learning on all the work incentives and all the details of social security but are incredibly interested in having somebody that can assist them and assist the folks that they represent.

The other big partnership that I think would be incredibly useful for AFIA grantees is partnering with vocational rehabilitation. VR could encourage their clients to use IDAs to enhance their employment goal or to help people enroll in financial literacy classes and plans for the future.

So let's just talk quickly because I want to make sure that I am leaving enough time for our wonderful speakers. I know I'm being a bit of a ramrod on this information. But some of the steps for partnership is there is a - we know, we've already talked about, there is a growing interest with the issue in the disability community.

People want to talk to you, people want help from the disability community to understand how to help somebody think through economic self sufficiency, they kind of help people think through what information they need to know.

So if I was reaching out to the disability community I would certainly reach out to the Medicare Infrastructure Grants, the MIGs; I would reach out to the WIPAs, the benefits planners that can help people think through how to use their work incentives and be financially better off.

To vocational rehabilitation which vocational rehabilitation in a couple states and the speakers later on, in just a few minutes, will talk about is looking at how they can support match savings accounts and how they can assist in that effort.

The Developmental Disability Planning Council has been very interested in asset development. And in several states has helped funded pilot projects around financial literacy and with IDA. And Krystal will be speaking a little bit about that, and Independent Living Council.

So the last couple things I just want to say about partnerships it is always easier to create a partnership when you connect with one person who's willing to help you network.

And you all know people; you all know people from the disability community and connecting to that person that you know and letting that person kind of lead you to who makes the best sense in your state because the disability system in the end they vary considerably from state to state.

Once relationships are established you might want to consider entering into an agreement of understanding or a memorandum of understanding, either writing an MOU or an AOU will help each organization understand their role and how they will support the saver on the pathway to economic self sufficiency.

And at this point I'd really like to turn it over to Nora Bishop. She's the Ticket Coordinator for Connecticut in Connect-Ability. And she is working with the AFIA grantee Co-Opportunity Inc. in Hartford, Connecticut. So thank you Nora.

Nora Bishop:

Hi Abby. Thanks for asking us to be on the call here from Connecticut. I come with - I am here by myself today talking but I come with lots of partners at the table and we are very excited that we're getting the technical assistance from AFI to kind of figure out how we're going to go forward with these initiatives that we've come up with in increasing asset building for people with disabilities.

And in this case we're specifically targeting - one of our projects is specifically targeting people on SSI and SSDI. And in that with our AFI grantee Co-Opportunities we've had a really good relationship with in training on asset building.

Let me back up a little bit. I am from the Bureau of Rehabilitation Services which is the vocational rehabilitation agency in Connecticut. And we also house, as Abby mentioned before, the WIPA program which is the Work Incentives Planning and Assistance project.

And we also, at the VR agency, house the MIG, the Medicaid Infrastructure Grant. So in one agency we have three partners. And my role in the VR agency is to work with the VR counseling program and the WIPA program in linking the work incentive - called Ticket to Work - to those two partners to explore additional funding streams for projects.

And all these projects will, you know, result in increasing people's income who are on social security benefits so they can eventually go off the benefits. So what

greater, you know, asset would they have to get financial literacy and opportunities to have an IDA.

And so one of our project goals is to use the funding from the Ticket to Work program as a matched fund along with other blended funding streams either, you know, with the VR agency. We're partnering with Medicaid Infrastructure Grant to provide some funding on the administrative side.

And, you know, kind of having all our partners together at the table which we do right now and it's been really exciting. So in my role I find that the biggest challenge to working with the state structures that we all have to work with in is that we don't have a lot of flexibility in how we fund things.

So I try to help out with the WIPA program in their goals and help out with the VR agency and their goals in creating these funding streams. And that's where the partnership, you know, has begun with Co-Opportunities and they've been a fabulous partner at the table.

They have actually - if I can go into a little bit of detail about the project Co-Opportunities has submitted to becoming what they call an employment network with the Social Security Administration where they would actually receive the ticket funding for the individuals that wanted to apply for the IDA.

And they would use that funding not to support anything but the matched funding for the IDA which is really great. Most of the employment networks typically want that funding to do programmatic things other than, you know, an IDA. So it's been really great that they've been offering to do that.

And we do have a couple of other employment networks in Connecticut who are also interested in taking part of their ticket monies and helping out as well. So all because the goal would be to help folks on SSI and SSDI go off of benefits. And the only way to do that is to, you know, give them the same opportunity to have savings plans and bank accounts and all the other amenities that you need to become self sufficient.

And pretty much the biggest barrier for folks on disability will be, you know, why should I go off of benefits? And, you know, I'm worried about not having my benefits. And how will I live without my benefits? And what if I lose my job and all of those barriers that come with making these decisions to go back to work, continue to work, increase your earnings and go off of benefits.

So we're real happy that we can collaborate with these partners and have these funding opportunities available to us. And in that Connecticut had received, you know, a significant amount of stimulus dollars for our VR program and our independent living program which again, you know, are partners with the MIG and Ticket and WIPA.

And so we're hoping to use some dollars from those programs to help us, you know, in creating, you know, even a more stronger relationship with employers because the stimulus dollars were focused on employer development and reaching out with employers and having them at the table with us as a partner.

We have our MIG, our Medicaid Infrastructure Grant in Connecticut is called Connect-Ability. And it is a media campaign that reaches out to employers to hire people with disabilities. And we have a - we have created a Website, we have multiple media campaigns going on, you know, radio, newsprint, video story - success stories of people who have gone to work successfully, people with disabilities.

And so we feel that this is the right time in Connecticut however, you know, bad the economy is right now to really kind of strengthen our partnerships so when the jobs are available that our people with disabilities will be able to be, you know, as considered for a job as the next person.

So that's where we come from here. We'd like to see more of this innovative idea with the Connect-Ability and the VR and the employment networks, you know, for promoting asset development for people with disabilities in Connecticut go forward. And we're hoping with the help of the AFI technical assistance we'll be able to start our program very, very soon.

And in that - in the areas where our AFI grantee is not able to work within Connecticut we'll start smaller pilots that will just be based on the model that Co-Opportunities gives us as the AFI grantee. So we're very excited. And I can answer any questions after the seminar if anybody has any questions.

Abby Cooper: Okay thank you Nora. Now I'd like to turn it over to Cayte Anderson from Wisconsin Medicaid Infrastructure Grant who is working with the AFIA grantees, the Wisconsin Women's Business Initiative Cooperative so Kate.

Cayte Anderson: Great, thank you very much Abby. It's a pleasure to be here with you today. And Nora did a wonderful job kind of giving some background on the VR program and Medicaid Infrastructure Grant and the partnerships going on in Connecticut.

I thought I'd start by providing the participants with a little bit of background on the Medicaid Infrastructure Grants in case folks aren't familiar with this fabulous funding source that we currently have.

The Medicaid Infrastructure Grants were authorized by Congress and they are administered through the Centers for Medicare and Medicaid - excuse me Medicaid and Medicare Services. And the total fund available was \$150 million over 10 years.

The MIG grants are unique in that the focus is on infrastructure not service. And that's sort of a unique twist in this field because typically a lot of the funding that we pursue or have access to is really dedicated towards direct service delivery with individuals with disabilities.

The one caveat - the one exception to the no service provision within the Medicaid Infrastructure Grants is that MIG funding can be used to fund work incentive benefits counseling within states. And so here in Wisconsin we've really worked to leverage those funds and use them as effectively as possible.

Again the MIGs are designed for systems change work, infrastructure development and basically I guess in a nutshell are designed to decrease the barriers to employment for individuals with disabilities.

At this point in time over 40 states have Medicaid Infrastructure Grants and Abby may be in a better position than I am to tell you how that may have changed over the years. But we're really entering the final year of the MIG funding beginning January 2011 and so that number is probably going to stay constant for this last year.

So here in Wisconsin the whole concept of asset development, as Abby had mentioned, is it's a relatively new concept to us - to those of us working in the disability field. Most of the asset development activity in Wisconsin has been taking place in the Milwaukee area which is sort of our largest population - our largest city with the highest population in Wisconsin.

And that's true for individuals with disabilities and individuals without disabilities. There are six AFI grantee sites in Wisconsin; four of which are in Milwaukee and two are located elsewhere in the state.

One of the things that I think has become pretty clear to those of us working with individuals with disabilities and employment issues is that we've tried to tackle this from multiple perspectives but for many people employment alone is not enough and use of work incentives alone is not enough.

And really it's going to take strong partnership across systems connecting with the asset development and financial literacy community in order for us to pull this all together.

And so one of the things that we're looking at here in Wisconsin - again I mention this is a relatively new concept for us. But in Milwaukee one of the local vocational rehabilitation directors has suggested that why can't we look at VR providing a match - IDA match dollars for VR consumers that are interested in self employment?

We haven't worked out the details on that yet but in the Milwaukee area it's, as I said, vocational rehabilitation, the Wisconsin Women's Business Initiative

Corporation - their acronym is WWBIC and they do serve men and women and looking at kind of creative innovative solutions to this issue.

I also wanted to emphasize again the importance of the work incentive benefits counseling for individuals with disabilities who receive social security in particular but it can also be helpful for those who are receiving other public benefits as well.

Abby had mentioned earlier that there are Work Incentive Planning and Assistance, WIPA sites, WIPA grants in all of the states. And those are funded by the Social Security Administration to help better inform and educate social security beneficiaries and recipients on the various work incentives that are available through the social security programs.

Here in Wisconsin we have three WIPA sites but we also have 25 sites that are located around the state that we are using Medicaid Infrastructure Grant dollars to fund. And so we've issued contracts - or subcontracts, excuse me, to 25 sites around the state to essentially enhance the availability of work incentive benefits counseling for citizens in the state of Wisconsin.

A third option for work incentive benefits counseling is also DVR fee for service. And I'm not sure if that happens in all states but here in Wisconsin DVR has paid directly - fee for service for work incentive benefits counseling in certain areas of the state.

So one of the things that we're really looking forward to now is the partnership between the Medicaid Infrastructure Grant and what we can bring to the table with some of the work incentive benefits counseling resources as well as some research - some money to conduct research along with the Wisconsin Women's Business Initiative Corporation and the state VR system.

So really it'll be the three partners coming together to work on how do we expand asset developments, opportunities for more of the individuals with disabilities that we work with who are either seeking employment, seeking self employment or are currently employed and looking to move out of poverty which as Abby had mentioned earlier is a primary goal for many of the folks that we work with.

The individuals that we're working with at Wisconsin Women's Business Initiative Corporation in Milwaukee are a gentleman by the name of (Anthony Harris) and his boss (Karen Wells).

And they've been fantastic in initiating these discussions with us and are very interested in meeting to set up kind of our next steps - the direction that we'd like to go with this and helping to educate us on the different programs that their organization has available, their financial education series, the wealth builders workshops, the individual development accounts.

And they also have a social marketing campaign designed to help support people - encourage and support people in their savings goals.

One of the things that (Anthony) had mentioned to me recently was that they have a strong interest in partnering with the Alliance for Economic Inclusion, AEI, which is an FDIC program. And it's really intended to help individuals who have historically been unbanked meaning they don't have a banking institution. They don't have checking accounts or savings accounts; trying to get more individuals involved in the banking system.

So that is also another thing that I say we are looking at but specifically our AFI grantee is looking at and they are going to be including us in those discussions so we can specifically target this to individuals with disabilities.

And one of the other things that I'd like to mention is that we've had a strong interest from individuals with disabilities, service providers, VR counselors, family members around the state of Wisconsin asking about asset development; how can they get involved? Why isn't it available in their community? How can we expand these networks?

And so that is something that we are actively pursuing at this point as well. Having the current asset development activities going on in Milwaukee is wonderful and what we'd like to do is just provide those opportunities to other people around the state as well.

So at this point in time we're going to be working pretty closely with Abby and the technical assistance she can provide to us in developing a plan, kind of the best approach to take, the different partners that need to be at the table, how to work most effectively and collaborate as partners.

And again looking at the key partners being the AFI grantees, the state vocational rehabilitation system, Medicaid Infrastructure Grant funding and the work incentive benefits counseling, that work that we can bring into the picture as well as service providers in the local community. I think that's going to be a key piece as well.

So Abby I think that was what I had to share. And I'm more than happy to answer any questions at the end of the presentation.

Abby Cooper: Okay thank you very much Kate; that was wonderful. And now I'd really - it's a great pleasure to introduce Krystal Odell from Allies Inc and for her to talk about her partnership with - in New Jersey. Allies Inc has done some amazing things in working with people with disabilities. And Krystal has been at this probably longer than anyone so it's a great pleasure I turn it over to Krystal.

Krystal Odell: Thank you Abby. I think that just means I'm older so we won't get into that okay? But thank you very much. You know, I think to me the excitement is listening to the

speakers and to Abby and other people that are doing this because, you know, we kind of thought we tumbled upon something that was kind of unknown like five to six years ago when we got our first grant.

And what we've seen is the excitement in the disability community in seeing this whole asset development is really something unique that can help people with disabilities as well as what were considered regular low poverty, you know, programs.

So to us that was like really excitement. So I'll tell you a little bit about how it happened and kind of our development. But I think the thing that's really exciting about this phone call I think and the connections that we're all making is that for all of us it's still an uphill battle in many ways of making these very complicated connections work and getting matching funds and working with other states and seeing how they're doing it is really exciting and I think will help all of our programs.

So I'll tell you a little bit about New Jersey. In terms of - we got our first grant about five years ago. And it was from our DD Council, Council on Developmental Disabilities if anybody doesn't know, in New Jersey. And they had - this whole asset development had piqued their interest.

And I think to show how much momentum or how much traction has happened is that they first put it out in an RFP and nobody responded. They didn't get anybody who wanted to do it of all the providers in New Jersey which I find kind of interesting.

So what happened was that they actually approached us and said do you understand what's going on here and what's going on on a federal level and these types of programs? And I said, you know, actually I can't say that I have.

And so when we looked at it and we said well if you are looking for somebody to pilot actually this sounds really interesting and we don't know how we missed this opportunity.

So they've been very, very supportive. And for five years we've had this grant that was renewed annually to really begin poor people with disabilities a specialized program.

Now it wasn't the IDA program which everybody knows and most of us love; that came later. What we did though was to engineer - we call our Success with Savings Program. And the program itself is a savings club; it's very much modeled on the - modeled - it is the model for the AFI program for the individual development accounts.

The difference is is that it was on a smaller scale. The matching was on a smaller scale and the assets were on a smaller scale. So we affectionately call it our training

wheels program because what we found is that because of all the obstacles that Abby articulated so well for people with disabilities a lot of people with disabilities and their families never thought they could save money.

So people hadn't even thought about it, conceptualized it that it could be a possibility. So what we found is if you haven't ever saved \$5 after you pay on Friday you're not going to go towards - realistically saving money for a house which a down payment in New Jersey is quite large.

So we found it to be very, very useful to do a small savings club. The usual savings was about \$500 and then at the end we'd match the \$500. It was for an asset of their choice. We didn't choose it. And we think that was important too because it wasn't, you know, for some people it was a computer to go to college; for some people it was for a course they wanted to take.

There was an engagement ring for somebody else. So it was really very varied. And the state funding, the council funding, did not limit us. And we felt that that was also a strength because not only were they learning to save but they were learning to save toward something they wanted to do not something we decided.

So anyway that program went very, very well. We had an evaluation of it by Rutherford University, a (unintelligible) evaluation. And they really found that we had like a 90% success rate of our savers; people who actually stayed in the program and actually achieved their goal and bought their asset which was phenomenal compared to the national average.

Now we think it's because, A, we started small so that it was achievable which I think was very important with the group we were working with. But I also think that because they were never, ever even asked to save money or even encouraged to I think they surprised themselves.

And what we found was that it was very much - it wasn't just that they saved money and I'm sure everybody else can attest to this in your programs because there's so many phenomenal ones out there now is that they started to feel that they had power over their life. And with that power came choices.

And I think that's something that most of us in the field have seen whether we're family members or whether we're providers or whether we're government entities that this is our mission. People with disabilities often don't have those choices and don't have that power and control over their lives.

So we thought that we were doing something far more powerful than letting them save for a goal. So it's been a phenomenal ride. What we ended up doing after that was applying for the federal grant, the AFI grant, for individual development accounts.

And we've had that, we're on our fifth year; we're going to go for a renewal because it's definitely more complicated than our savings club, there's no doubt about it.

But what we love about our model and we call - our whole program is called Success of Savings because we look at there's many components; the savings club is one, the - our AFI grant, our American Dream grant is another with our individual development accounts where we do the home ownership, we do the education or the employment goal.

But what we have found is that one program can lead to another. We have graduates of our savings club program who have successfully graduated from that, done the asset development. And then they're ready to go for a larger goal.

And then of course at that point they've already gone through some of the classes so it's actually a fast track so we don't make somebody go through the same classes again obviously. But there are those asset specific things on home ownership and - or on own your own business depending on what their goal is.

So it's been a pretty phenomenal ride. We like many of the program we use community members to teach. We have local banks, instructors, we work with credit unions. They've been really wonderful and really got what we were doing.

One of the things that - if you look on my slide if you have it - is that we've also developed the financial literacy training just because we found that there were many good curriculums out there but we felt for folks with special needs that we were providing the service for we really kind of incorporated a lot of the best ones of many of them.

And we are in the - we're almost ready to publish. And I think it's going to be a great training. We're going to have it out there. It's a curriculum but it also goes with (consultantship) if anybody was interested in that because one thing we found is that this wasn't an easy program to administer which I'm sure many of the people that are on the phone call can attest to.

It is complicated; there's many ins and outs and presentation of the material for some of the individuals we support and make it accessible for all of our participants was a bit of a challenge at times.

And we kind of had a chance for five years under our belt of what worked, that didn't work, what we changed, what we thought we could have done better. And we expect it obviously to keep evolving because we're always learning.

So that's kind of where we are in New Jersey. I think one of the things that we're looking toward is to develop more creative ways of matching. I think, you know, listening to the other speakers from Wisconsin, from Connecticut, we're looking to

do more because most of what we've done has been as a provider kind of on our own.

And we've really wanted to work and do some of those matching with other entities. We've worked with our Department of Community Affairs, we helped them put together a grant for New Jersey but unfortunately with everything that happened I think it's falling apart unfortunately.

So we need to work to get better linkages with VR which we have some great relationships but I think they need to see what other states are doing. And I think this is a great opportunity to kind of bring some of those models that are going on in other states that are bringing in other match money and other administrative money that could really make this work and using the ticket very creatively.

I don't think - I'm positive it hasn't been done in New Jersey. So I'm very admiring of the work that's going on and hopeful that we can bring some of that to New Jersey as well. And any questions after everything's done I'll be more than happy to answer.

Abby Cooper: Thank you so much Krystal and at this time I would like to open it up for questions.

Coordinator: Thank you. If you'd like to ask a question please press star 1 on your touchtone phone. Again that's star 1 to ask a question and star 2 to retract a question. It'll just take a moment to queue up any questions.

I show no questions at this time.

Krystal Odell: Could I ask one?

Abby Cooper: Sure.

Krystal Odell: This is Krystal. Okay. Actually I wanted to ask - I was trying to remember who was saying - the presenter - I think it was from Wisconsin - I think it was about the ticket and how the - using - oh no let me just think. No I guess it was Connecticut and using the ticket for work for matching funds?

Nora Bishop: Yeah.

Krystal Odell: Yeah how's that been done?

Nora Bishop: Well that's what the project is all about to do. And our AFI provider is currently in the process of creating a contract with Social Security in order to be an employment network. And so what will happen is if and when they get the contract they will get referrals from VR for consumers that have gone through our system, been successfully employed and, you know, would like to start an IDA.

They can take their ticket to Co-Opportunities and Co-Opportunities can start receiving the funding that Social Security will give them under the ticket program and they will use that funding for the matching funds for the IDA.

Krystal Odell: So they can't have drawn down on the funding prior for employment; they would have to have not cashed it in and then could use it for the IDA?

Nora Bishop: Well the ticket is in use while it was there with the VR agency so no they would have to wait until the VR agency was - had completed their services and then the ticket gets activated with an employment network.

Krystal Odell: Okay.

Nora Bishop: Then the money starts coming after that. Now there is a, you know, there is - hopefully we'll be able to have some start up funding coming from, you know, another one of the partners so that, you know, the funding that would they get per ticket would just be ongoing.

Krystal Odell: I see, okay. So they wouldn't have a problem with you paying the - well not you - Social Security pays the provider and then they give it to the individual or give it to the organization that's doing the IDA account?

Nora Bishop: They will be the organization that's doing the IDA account.

Krystal Odell: Okay that stays within the organization and then...

Nora Bishop: Yeah...

((Crosstalk))

Nora Bishop: In Connecticut thought that - we had first offered to our AFI provider that we bring in our EN partner; we already have, you know, partners in tickets. But when we sat at the table I just said well why don't you just become the EN then we don't have to go through another organization. So they've agreed to do that and I think that's just great that they've agreed to do that.

And then if there are areas, you know, of the state that they don't cover we can use an existing EN for those areas. But because, you know, we want the - the AFI provider there because they do the financial literacy and they do the administration of the whole program so...

Krystal Odell: Right.

Nora Bishop: ...it's just a little bit more seamless to have them apply to Social Security to be the contractor for the ticket program.

Krystal Odell: Yeah, no I guess I was thinking too, actually because I was thinking and then they have to give it to another entity...

Nora Bishop: No...

Krystal Odell: ...so that makes sense to me.

Nora Bishop: Yeah. Us too.

Krystal Odell: Got you, got you. And VR has gotten involved on a - it sounds like a pretty big level in Connecticut?

Nora Bishop: Absolutely. We are the - yeah I come from the VR agency and I provide technical assistance to all the providers out in our community - all our community rehab providers to engage in partnerships under the ticket program because we want our consumers to be followed, you know, with ongoing employment support after they leave our short term system, you know, our short term employment system.

And when they do the providers can use the tickets to fund those ongoing supports. Well if you're working with folks on SSI and SSDI the ticket is only useful to that provider if the person increases their earnings. And, you know, that's going to be our biggest guess is how do we help our consumers increase their earnings and go off of benefits.

You know, with all the work incentives out there, you know, remember what Abby said all those myths about...

Krystal Odell: Right.

Nora Bishop: ...people with disabilities wanting to stay on benefits and live in poverty; that's just absolutely not true. But the system doesn't really articulate to consumers how they can sustain, you know, their employment and go off of benefits and be able to, you know, pay their bills.

And so we're hoping the ticket is the conduit for that. And we're really hoping that this asset building really brings that along as well.

Krystal Odell: Sounds - and if you were going to give me a strategy - say I'm going to use this for my own, right - to approach VR as a VR person what would I say to them?

Nora Bishop: Well in Connecticut the VR program actually works with the WIPA program and I don't know if you have a relationship with your WIPAs...

Krystal Odell: We do.

Nora Bishop: And the WIPA program which is again (unintelligible) in the VR...

Krystal Odell: Right.

Nora Bishop: The WIPA program is the one who had the length with the AFI provider...

Krystal Odell: Okay.

Nora Bishop: And she - the WIPA director, (Doris Armstrong), she's actually the person that got me into this...

Krystal Odell: Okay.

((Crosstalk))

Nora Bishop: She said - she was already involved with asset building trainings that Co-Opportunity was doing. So that's how it turned, you know, it was in Connecticut. But, you know, I think if your VR is doing any sort of partnership plus with their community rehab providers they're going to want an AFI provider at the table because again you're the one that's going to help folks most of all, you know, save their money and continue their employment strategies.

Krystal Odell: Thank you very much.

Nora Bishop: Sure.

Abby Cooper: All right well if there's no other questions I'd like to thank everybody so much for being on the call. Please check out the Resource Center - the IDA Resource Center for additional information. And once again thank you.

Krystal Odell: Thank you.

Cayte Anderson: Thank you.

Nora Bishop: Have a good one. Bye-bye.

Abby Cooper: Bye-bye.

Coordinator: This concludes today's call. Please disconnect and thank you for participating.

END