



New York **Makes Work Pay**

Developing a path to employment for New Yorkers with disabilities

Welcome to NYMWP Topical Training Session on Economic Empowerment and Financial Stability

Today's Goals

- Increase your understanding of economic empowerment
 - What is economic empowerment
 - Why is it important to individuals with disabilities
- Review the work underway in New York state to identify and test economic empowerment strategies
- Learn how Buffalo is integrating the local disability community with the work of the larger prosperity coalition
- Identify opportunities to learn more

Presenters

- Elizabeth Jennings - Syracuse University Burton Blatt Institute
- Kevin Nickerson – Challenge, Inc.
- Melody Marchese - Belmont Housing Resources For WNY
- Todd Vaargeck – Western New York Independent Living
- Debbie Lawniczak – AmeriCorps Member - NY Self Advocacy Assn.

Facilitator

Mary Shaheen – United Way of New York State

Goal 6

Create linkages for New Yorkers with Disabilities to employment at livable wages through increased access to work incentives planning, health care and asset accumulation tools and strategies.

NYMWP Components that support Goal 6

- Economic Empowerment (Asset Accumulation)
- Work Incentive Information Network (WIIN)
- Medicaid Buy-In
- Customized Employment
- Entrepreneurship

Under Goal 6, we look to Economic Empowerment as a path to increased employment and financial stability.

Under multiple Federal guidelines, we also look to economic empowerment and financial stability.....

- Americans with Disabilities Act (ADA)
- Olmstead Decision
- GAO Perspective
- CMS (Disables and Elderly Health Programs Group - DEHPG)
Strategic Action Plan 2007-2009
- Statistical Perspective

The Americans With Disabilities Act of 1990

The Nation's proper 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)

Olmstead Integration Mandate (1999)

- Improve availability of community-based living options with needed long-term supports
- Rebalance public resources
- Improve consumer self-direction
- Improve community participation

Government Accountability Office (GAO)

- Agencies and programs generally operate independently of one another;
- Difficulty communicating and coordinating with other programs serving individuals with disabilities (2005);
- A myriad of policies and procedures from other systems that do not work in concert with one another (2007);
- Fragmentation of federal disability programs;
- Patchwork of federal policy and program initiatives;
- Defining and articulating a common outcome will enhance and sustain collaboration among federal agencies (2008).

CMS Strategic Action Plan (2007-2009)

- Person-centered long-term support system
- Respect choice and state flexibility
- Provide individuals the tools they need to lead self-determined lives
- Support economic self-sufficiency initiatives

“Historically, public assistance in exchange for enforced poverty and the absence of freedom is a bad deal - one that fails all parties to the arrangement; people with disabilities, their families, and the American people.”

President’s Committee for Intellectual Disabilities: 2004 Report to the President

WHERE WE STARTED

- Nationally, in 2008, **25.3%** of people with disabilities have an income that falls below the federal poverty level compared to **9.6%** of people without a disability.
- In New York, **27.9%** of people with disabilities have an income that falls below the federal poverty level compared to **9.8%** of people without a disability.

Poverty

- Lack of money is a serious problem among 68% of people with disabilities:
 - 39% of people with disabilities say that the lack of financial resources is the most serious problem they face. (NOD/Harris Survey 2000 and 2004)
- Public assistance represents 59% of the total income of people with significant disabilities and only 8% of the total income of people who have no disability. (Harris Survey 2002)
- Less than 10% of people with disabilities own their own homes compared with 70% of Americans with no disabilities.

Disability and Poverty

- People with disabilities are more likely to be unemployed and to live in poverty than any other single demographic group 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.
 - More so than any other population on a fixed income, services and policies do not hold the expectation of economic self-sufficiency.

- For millions of working age adults with disabilities a dependence on public benefits for income, health care, food, and housing becomes a trap that requires staying poor to stay eligible

Under Goal 6, we look to Economic Empowerment as a path to increased employment and financial stability.

Economic Empowerment, What is it?

- Economic Empowerment is a series of strategies that has the potential to:
 - help people with disabilities improve their economic stability,
 - decrease stress and financial crisis in an individual's life
 - increase motivation to work and earn
 - expand opportunities for community participation, and
 - positively impact an individual's quality of life experience.

Economic Empowerment is Also Defined by Human Capital

- Education
- Work Experience

Strategies

Financial Literacy
Budgeting
Credit Repair

Employment
Use of work incentives
Use of tax incentives
Earned Income Tax Credit

Medicaid
for Working
People

Family Self-Sufficiency Programs
Individual Development Accounts
Assistive Technology Loan Funds
Student Loans
Retirement Accounts

Post-secondary education
Self-employment
Micro-Enterprise
Home Ownership

Protection and Advocacy, Taxpayer Advocates, Credit Counseling
Volunteer Income Tax Assistance, WIIN Members, WIPA

Economic Empowerment, Why is it important?

- The presence of a disability and the need to maintain a public benefit should not require one to forfeit their economic stability and live in poverty. Without knowledge, guidance and encouragement, individuals are not empowered to earn, learn, save and build.
- To a person with a disability, saving money and developing assets will produce choices that directly impact their quality of life, especially regarding:
 - mental and physical health
 - positive self-concept and level of community participation
 - expectations and status with other community stakeholders

- There is no single strategy or solution that will overcome multiple barriers to advance greater self-sufficiency for persons with significant disabilities.

ECONOMIC EMPOWERMENT,
FINANCIAL STABILITY
AND
NEW YORK MAKES WORK PAY

2009 – 6 NY Communities Engaged

Communities were engaged through United Way of New York State.

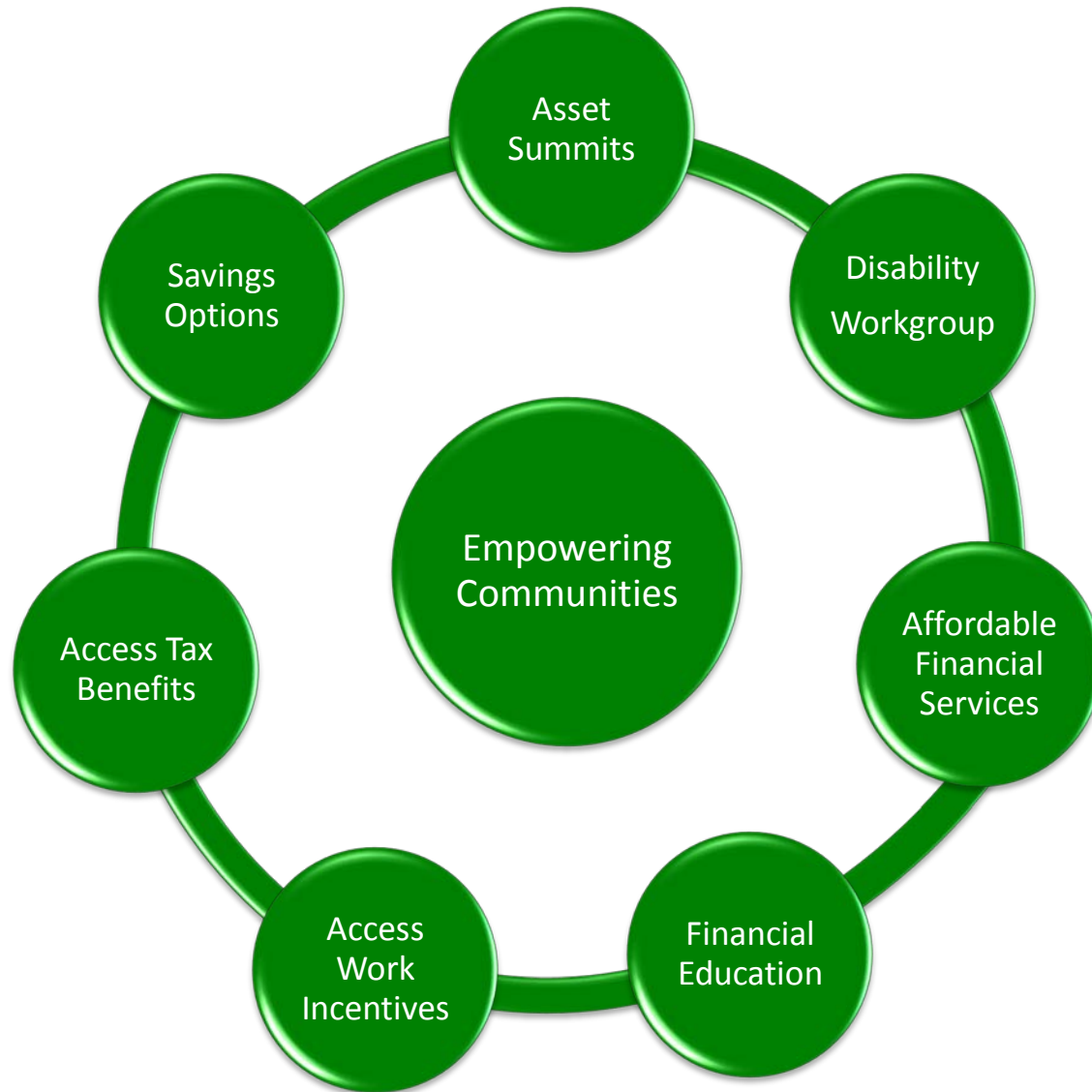
Local United Ways led the initiatives with a designated Disability Partner.

- Albany, NY – United Way of the Greater Capitol Region / Wildwood Programs, Inc.
- Buffalo, NY – United Way of Buffalo / Western NY Independent Living, Inc.
- Ithaca, NY – United Way of Tompkins County / Challenge
- Rochester, NY – United Way of Rochester / Empire Justice Center
- Utica, NY – United Way of the Valley & Greater Utica Area / Resource Ctr. for Independent Living
- Wellsville, NY - United Way of Allegany County / Allegany ARC

Agreements with Communities

- Each community applied to create new partnerships and identified a disability partner at the onset.
- Each community set three goals that would increase the economic empowerment of local individuals with disabilities.
- Each community set a target of a 10% increase within at least one defined strategy.

Strategies





Asset Summits

- Asset Summits provide an opportunity for individuals from the asset building community and the disability community to meet and learn about the other's role.
- Members from each community share information about their mission and services.
- Summit participants work in small groups to identify next steps.



Disability Workgroup

- Each community created a Disability Workgroup.
- These groups provide input and feedback to the larger tax/prosperity coalition.



- Connect with local resources to assist individual with disabilities better understand how public benefit programs provided income deductions/disregards and resource exclusion when individuals work.
 - Social Security Administration
 - Deducts money set aside in an IDA
 - Does not count EITC money as income and does not count towards resources for 9 months
 - Medicaid - NY's Medicaid for Working People with Disabilities allows higher income and assets for workers.
 - Annual income: \$55,188 individual / \$73,884 couple
 - Resource limit: \$13,800 individual / \$20,100 couple
 - HUD
 - Does not count wages against



Access Tax Benefits

- Increase the number of individuals with disabilities your VITA locations serve by 10%.
- Make sure the sites are tracking disability
- Work with disability partners to spread the word and address concerns the disability community may have.



Savings Opportunities

- Identify opportunities to further connect individuals with disabilities with long-term and short-term savings programs, as available in each community.
 - Savings Bonds
 - Family Self-Sufficiency Programs
 - Individual Development Accounts



Affordable Financial Services

- Utilize tax time as an opportunity to connect the unbanked with local financial institutions to open a checking or savings account.
 - Keep in mind, studies suggest that more than half of low wage workers are not banked or are under-banked.



Financial Education

- Connect individuals to free financial literacy programs.
- Hold a financial fitness fair to bring information and services to larger groups at one time.
- Address necessary accommodations needed to make financial literacy available to all.

2009 Outcomes

Collectively, the six grantees reported that **25%** of their VITA clients (or slightly more than 6,200 people) had a disability or a family member with a disability.

Let's also look at:

- Other asset development activities offered
- Lessons learned

2009 Other asset development activities offered

- Eight presentations on free tax preparation, financial education and IDAs, presented by Buffalo CASH and their disability partners, targeted to persons with a disability, for 215 participants.
- Four new IDA accountholders with disabilities in Buffalo.
- Financial fairs, financial education workshops, bank account openings at VITA sites, lunch and learn session on EITC and other tax credits were offered by CA\$H of the Capital Region.
- Benefits Advisement Training with a focus on Plans for Achieving Self Support for individuals receiving SSI or SSDI is being offered at various locations in Allegany County.
- Disability Awareness Training has been provided in Utica and Tompkins County for VITA volunteers, 2-1-1 call takers and United Way staff.
- In Rochester 63 VITA clients with disabilities used a portion of their tax refunds to purchase savings bonds; 1126 used direct deposit for their refunds and 52 of those used a CFR prepaid card,

2009 Lessons Learned

- Broader coalitions achieve bigger results, create better opportunities and expand the pool of volunteers.
- Volunteer recruitment and training needs to be done early and training needs to be enhanced so they are better able to address the specific situations that affect persons with disabilities.
- 2-1-1 works – making it easier for individuals to find and schedule appointments at local VITA sites.
- Having the Asset Committee and Disability Initiative Committee working together produced positive results.
- VITA sites need more information on area disability supports and services.
- Disability services organizations are interested in partnering with CASH; even serving as VITA sites.
- Workers with a disability do not always identify/consider themselves to be a person with a disability.

2010 - Awarded 3 Mini-Grants to:

- support a local asset development summit
- expand EITC outreach to include the disability community
- increase involvement of disability related organizations and their leaders
- build the capacity of asset partners to serve individuals with disabilities
- create informational material and/or product that identifies local/regional availability of asset building/financial literacy services for individuals with disabilities

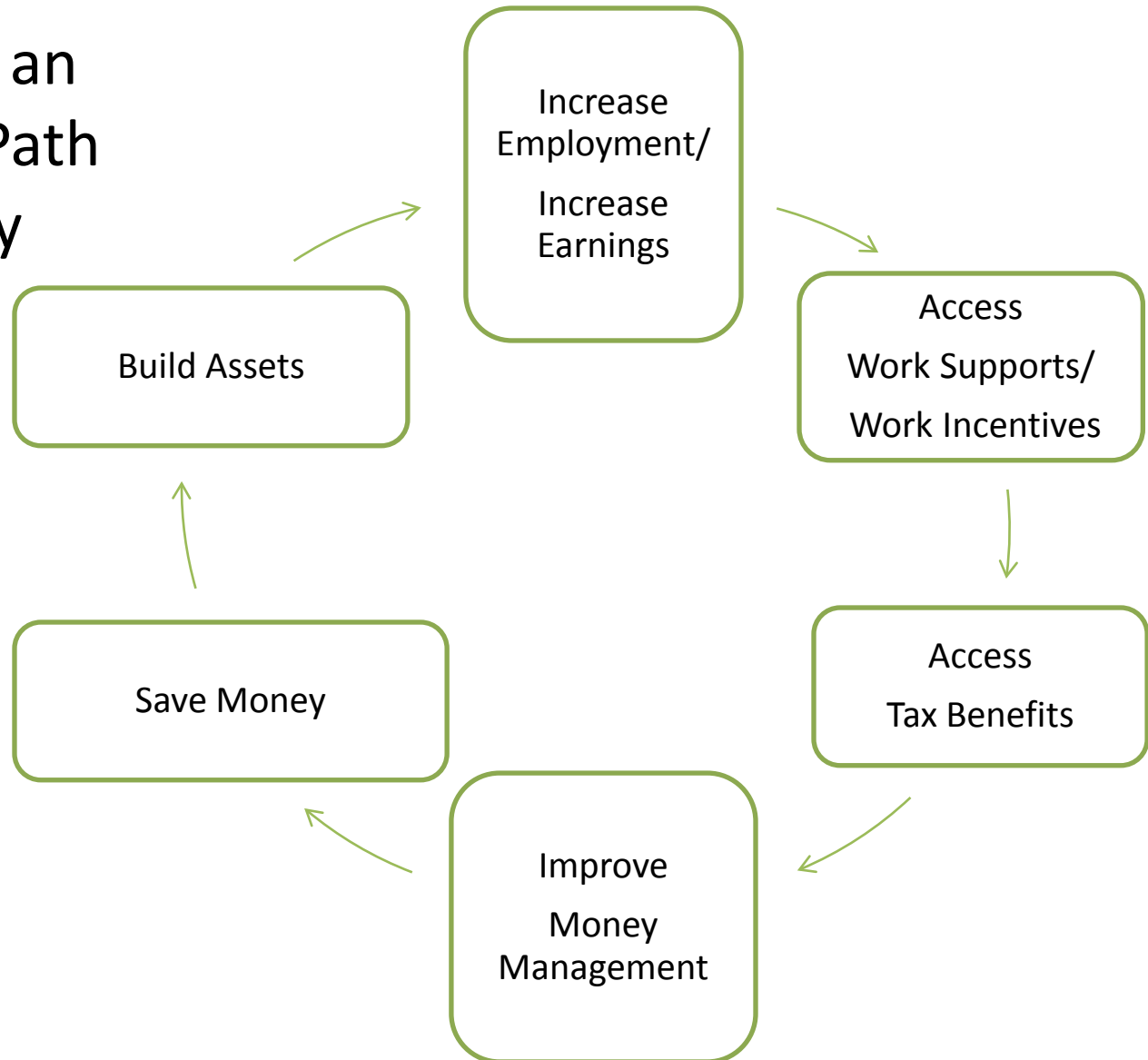
2010 – Awarded 5 mini-grants to: Developing an *Accessible* Path to Prosperity

- Elements of a path to prosperity
- Sample MOUs between agencies supporting individuals through the path
- Unique elements of each community's plan
- Track the impact of the work.

Accessible Path to Prosperity

- Nationally, there are several initiatives to encourage the use of IDA's amongst individuals with disabilities.
- Usage is still low and primarily undocumented.
- Defining the local 'Path' will allow us to:
 - better understand any barriers that may exist
 - systems changes that are needed to more fully support these efforts
 - promising practices

Elements of an *Accessible* Path to Prosperity



What we Plan to Measure

1. How far an individual is from the local Economic Self-Sufficiency Standard before their 'Path' and after their 'Path'.
<http://www.selfsufficiencystandard.org/pubs.html#statefind>
2. Use of available tax and work incentives
3. Adjustments made to available services
4. Supports/Services needed that were not available
5. Challenges/Lessons Learned

Why? What is Missing?

A bridge to connect existing programs to other organized efforts to advance community inclusion and self-sufficiency.

Braiding of Resources

- IDAs, PASS, Family Self-Sufficiency and Housing Choice Voucher, EITC, and start your own microenterprise.
- The possible pathways to advance economic independence are greatly expanded.

Braiding of Resources

- Knowledge is power!
- What happens when you use all of these tools and strategies to advance your economic independence?

Cash Buffalo Disability Committee Early Success: Year 2009



CASH

Creating Assets, Savings & Hope
A Coalition of Over 60 Organizations

An initiative of the United Way of Buffalo & Erie County 



Western New York Independent
Living, Inc.
family of agencies ...



Each Community was asked to:

Integrate the local disability community with current available asset building programs by:

1. *Planning and executing a local Asset building summit;*
2. *Increasing tax time outreach (VITA/EITC) to workers with disabilities;*
3. *Showing a 10% increase in local asset building efforts.*

Asset Building for Persons with Disabilities Summit:

Purpose: *to bring the asset building and disability committee together for Collaboration of outreach and the identification of gaps and barriers for people with disabilities.*

- Breakout Sessions Held: Employment, Income Supports, financial Education, and asset building and Home Ownership
- 60 participants completed and returned postcards indicating that they wanted to be involved in further projects in regards to Asset Building for people with Disabilities. A CASH Disability Committee was formulated as a result of the conference.

CASH Disability Committee

Current Active CASH Disability Committee Members:

CASH: Lead Agency

WNY Independent Living: Disability Partner

Belmont Shelter: Asset Building Partner

Agencies Represented:

- WIPA: Neighborhood Legal Services
- Buffalo Federation of Neighborhood Centers (Local VITA program)
- Headway of WNY, Restoration Society
- Office for People with Developmental Disabilities (West Seneca Developmental Disabilities Service Office)
- Social Security Administration
- NYS Self Advocacy Association
- First Niagara Bank
- IRS
- NYAPRS
- Goodwill of WNY
- People, Inc.

Strategies and Outreach:

- VITA sites were evaluated according to an Americans with Disabilities Act (Title III) checklist to certify accessibility .
- A workshop called “Making Work Pay” was presented at the 2009 Developmental Disabilities Day Conference
 - Topics featured: Asset building, Financial Education, Work incentive programs and IDA programs.
 - Piggy banks were provided to workshop attendees.
- A Special Tax preparation event was held at the monthly Self-Advocacy of NYS regional meeting and at WNY Independent living.
- The CASH IncomeTAXi visited The Restoration Society, an agency in Buffalo NY that assists the Mental Health community.



Early Success:

NY Makes Work Pay Action Plan:

Demonstration of a 10% increase in taxes filed for Individuals with disabilities

- Total Returns: 8,257
(TY08: 8,171)
- Total Refunds: \$12,430,321
- Total EITC Clients: 3,073
- Total EITC Refunds: \$4,753,573 Total number of clients served with a disability (self or in household):



1,190; Increase from TY 2008: 112%

Lessons Learned:

- Always keep the accessibility of services and programs in focus;
- Partner with established community fairs and events to market and share resources;
- Connect with local “Consumer Run” organizations (i.e. local Self Advocacy groups, Clubhouse Programs);
- Further Training is always needed for Volunteers and organizations.

2010 NYMWP Funds:

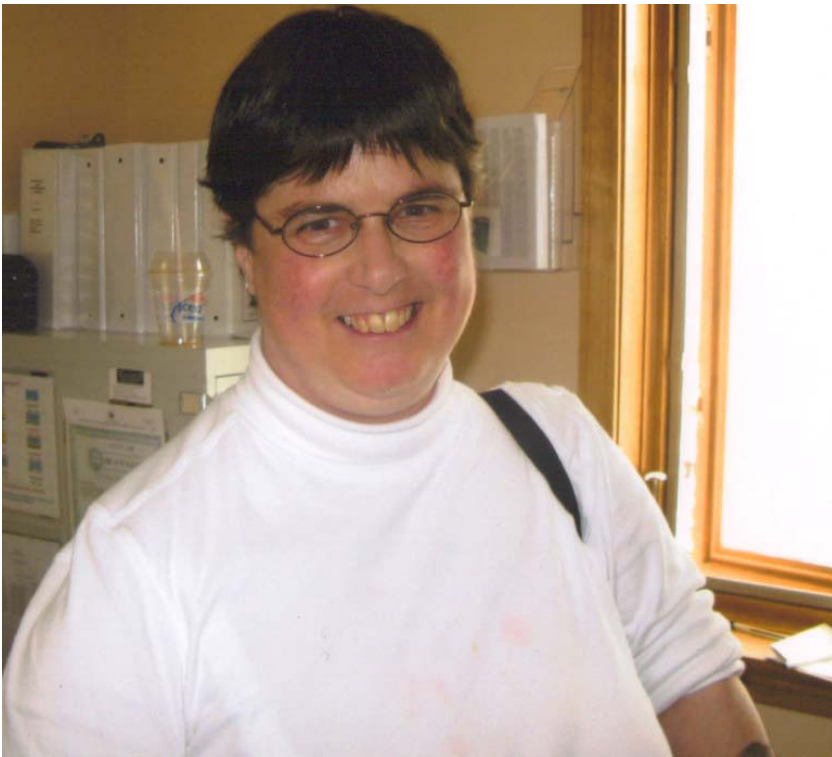
DVD Sensitivity Training for VITA Volunteers:

- A DVD will be produced by our committee and presented during VITA Volunteer trainings.
- NYS Self-Advocacy Association will record the DVD at a local Public Access studio.

Financial Fairs:

- Two Fairs will be held- one prior to the tax season and one will be held after the Tax Season.
- A survey will be produced and released to organizations and individuals to gain feedback as to obtain the financial needs of our audience.

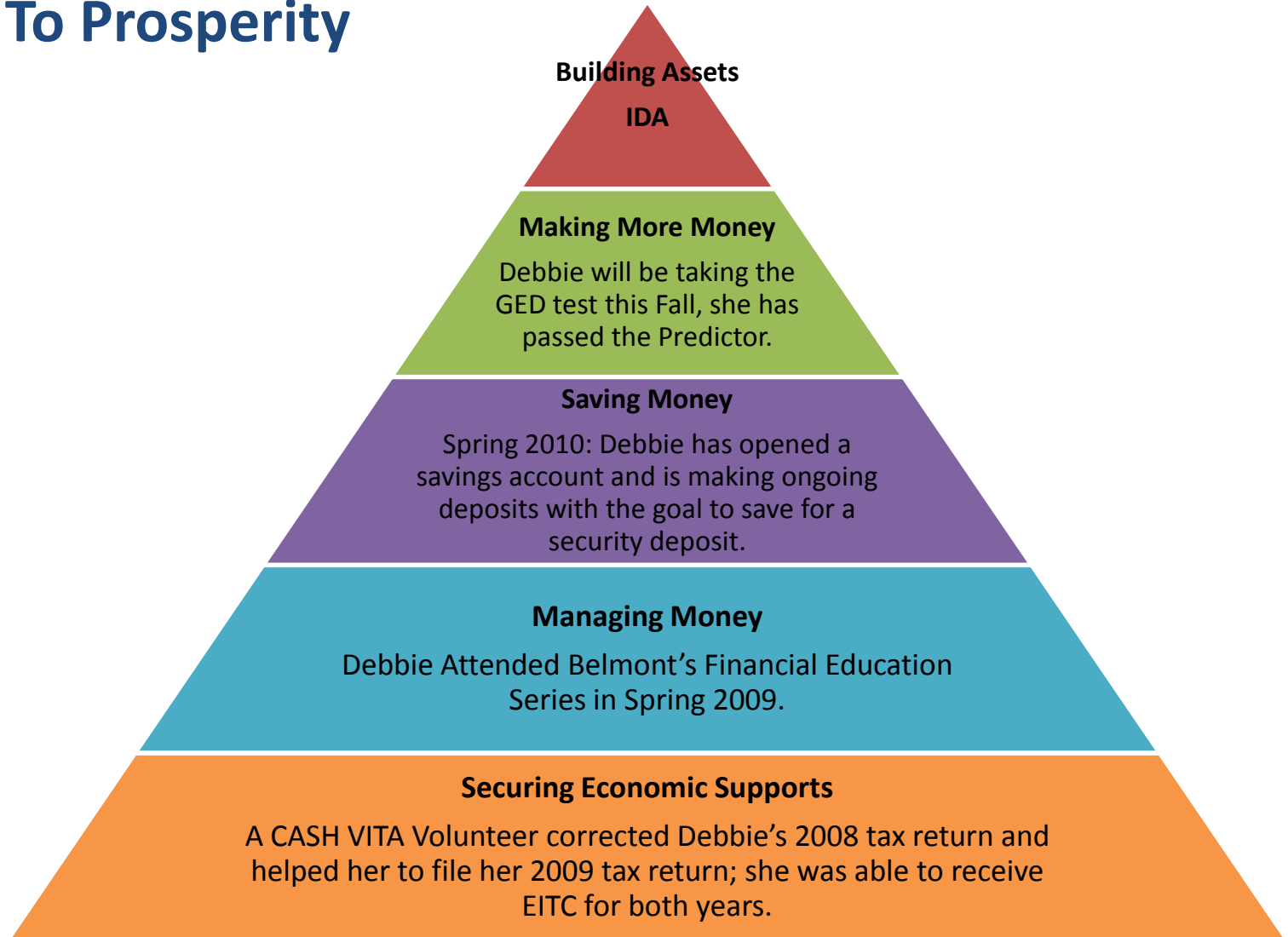
Pathway To Prosperity



Meet Debbie:

Debbie is an AmeriCorps Member for NY Self Advocacy Assn. Debbie and her husband live in a supported living apartment. She is working with her circle of support with a goal for Debbie and her husband to live independently. She is an active member of our Disability Committee.

Pathway To Prosperity



Refine and Reframe the Focus!

- Focus on “Advancing Self-Sufficiency” and raise expectations beyond community participation.
- Focus on income production, saving and asset building to advance the level and scope of community participation.
- Focus across federal systems of support to access tools to preserve income and build assets.

Opportunities to learn more.....

Free Webinars

- To build the capacity of WIIN members, a four part series on Economic Empowerment and Financial Stability will take place in October.
 - Part 1 – Introduction To Economic Empowerment And Financial Stability
 - Part 2 – Learning How To Become Organized On A Fundamental Level And Teaching Your Clients How To Do The Same
 - Part 3 – Learning How To Create A Personalized Budget And Helping Your Clients To Do The Same
 - Part 4 – Key Strategies To Enhance Financial Stability
- When: Thursdays in October 6, 13, 20, and 27
- Who can participate: Anyone
- How to participate: Watch your email, you will receive an option to participate through NYMWP.

Resources

- New York Makes Work Pay - www.nymwp.org
- OSC Financial Resources for New Yorkers with Disabilities – www.yourmoneyny.org
- Assets For Independence Resources to expand services to individuals with disabilities – www.idaresources.org
- National Disability Institute – www.realeconomicimpact.org

QUESTION/ANSWER SESSION

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New York Makes Work Pay

Partnering Organizations



Cornell University
ILR School
Employment and Disability Institute

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