

Asset Development: State Strategies for Making Work Pay for People with Disabilities Webinar

October 2009

[Robb Sewell] Good afternoon. This is Robb Sewell and on behalf of the NTAR Leadership Center, I would like to welcome you to today's webinar: *Asset Development: State Strategies For Making Work Pay For People With Disabilities*. Before we begin, I'd like to take a few minutes to review some important information. For those unfamiliar with this particular webinar format, the presentation slides will appear on the right side of your screen. A chat feature on the left side of your screen enables you to communicate with me should you have any questions or have any problems. Simply type your message and click "send." You will also see an option for "full screen" on the left portion of your display. Clicking this will maximize the area where the presentation slides appear and will minimize your chat box so it appears as a floating window. Please note that this webinar has been arranged so that during the presentation, the only voices you will hear are those of the presenters. We have allotted time after the presentation for a Q and A session. And at that time I will provide you with information about how to ask questions. Please note that this webinar is being recorded. A direct link to the webinar, including audio and web content will be available on the NTAR Leadership Center Web site by 10:00 a.m. Eastern time, Thursday, October 29th. The entire Web site can be accessed at www.ntarcenter.org, that is www.ntarcenter.org. Finally, after you exit the Internet portion of today's webinar, your web browser will automatically take you to a brief survey, where you can give us feedback about your experience, as well as provide suggestions for future webinar topics. Please take a few minutes to complete that survey. And at this point, I'd like to turn things over to Nanette Relave, who is the Director of the Center For Workers With Disabilities at the American Public Human Services Association. Additionally, Nanette is the

director of the NTAR Leadership Center State Peer Leader's Network. Nanette?

[Nanette Relave] Hi, Rob, can you hear me?

[Robb Sewell] We definitely can hear you.

[Nanette Relave] Great. Well, I want to welcome everyone to today's webinar: "Asset Development: State Strategies For Making Work Pay For People With Disabilities" and we're on slide number three right now. I am delighted that we have three presenters with us today: Candace Baldwin she's with NCB Capital Impact; Rich Sanders with the Governor's Council on Disabilities and Special Education in Alaska; and Tammy Amsbaugh, who coordinates the activities of the Medicaid Infrastructure Grant in Iowa, a project of the Iowa Department of Human Services. And if we could move on to slide number four. And again, as Robb mentioned, he provided this link to the NTAR Center Web site and materials from this webinar will be available at, on our Web site. If we could move to slide number five. I just want to take a couple of minutes to provide a little bit of information about the NTAR Leadership Center. The NTAR Leadership Center was established in September of 2007 through a grant from the U.S. Department of Labor's Office of Disability Employment Policy, and we have been running for a little over two years now. And the Center is led by Rutgers University, but really developed through a collaboration of partners with expertise in a variety of fields, including workforce and economic development, disability employment, asset development, and financial education and leadership development, and we were created in order to build capacity and leadership at the federal, state, and local level, to help facilitate change across workforce development and disability systems, to ultimately increase employment for adults with disabilities. And if we move on to slide number six. The NTAR Leadership Center is guided by five principles, which you have here on slide number six. I won't go over all of them, but I just want to draw your attention to the third principle, which will

really be the focus of our webinar today, "increasing economic self-sufficiency through leveraging work incentives, financial education and other strategies to promote employment and asset development for people with disabilities." And moving on to slide number seven. We have several objectives for our webinar today. The field of asset development is newer than the field of workforce development. We've been doing employment and training for many decades in this country, but asset development is, I think, maybe two or three decades old, so not quite as old. So part of what we want to do is present asset development concepts, tools, and activities that can be used by states as a framework to help develop state asset development strategies for people with disabilities and their families. Additionally, we want to describe the linkages between employment and asset development for people with disabilities. Workforce development and asset development really are interrelated concepts. Employment and earnings provide a strong foundation for asset development. At the same time, asset development strategy provides strong incentives and rewards for work. So both of these fields really do work together and we hope to draw that out a little bit more through this webinar. And we will be highlighting asset development activities for people with disabilities that are happening in our states of Alaska and Iowa. Those states are participating in our state peer leaders' network, and at the end, we will have some time to answer your questions. And if we could move along to slide number eight. Our first presenter is Candace Baldwin. Candace is a Senior Policy Adviser at NCB Capital Impact and her work focuses on community economic development, asset building, and long term care services for older adults and individuals with disabilities. She provides technical assistance to state agencies and to community organizations to really help them build cross disability systems and systems change in the area of community-based long-term care, affordable housing, health care, and economic opportunity for people with disabilities. Additionally, Candace is co-author of a brief on asset development that will be coming

out through the NTAR Leadership Center soon. And so, let me turn it over to you, Candace. You simply need to press star 7 to un-mute your line and you'll be ready to go.

[Candace Baldwin] Great. Thank you so much, Robb and Nanette, and thank you all for having me on today. I look forward to a fruitful discussion on this very important issue. If we can go ahead and move to slide nine. I just wanted to kind of highlight some of the issues that I will address in my presentation today and then certainly am anxious, actually, to hear from those of the states to hear what they've been doing on their level. I want to talk through the identification of a continuum of the asset building opportunities that generally build upon existing programs, but also look at how can we build strategies that really do link the importance of asset development with employment support and earnings. Asset development strategies, as we all may know, do support and reward workforce development and asset development activities do work in tandem to open up employment and economic opportunities for all individuals, but for, especially for the populations that you all are serving and we are wanting to address today as well. So moving on to slide 10. There is certainly a paradigm shift that has been going on: long term financial independence and financial literacy and asset development is certainly not a new concept; it may be a new concept for persons with disabilities, but it certainly has been a concept that's been around for low-income working families and individuals for many years. And so, there has been, always been a growing trend of incorporating asset development into workforce training, but over time, linking employment for low-income individuals and how can they sustain economic self-sufficiency. Specifically for people with disabilities, there certainly is now becoming a growing trend of incorporating asset development into benefits counseling. Research has demonstrated over time that asset ownership and development improves self-concept and community status, and is certainly associated with better health. Assets are

resources that do promote financial self-sufficiency, community participation and quality of life experiences. If you think of your own selves, especially in this day and age, if we have money, we're going out to eat, and we're out in the community and we're doing things and we're active and whatnot. Same goes for individuals who are trying to earn a better quality of life through having more assets and having more choices to be able to do what they need to do outside in the community. Income preservation and savings, asset development, all these words, have not necessarily been traditionally associated with employment over time, but we certainly want to talk about that today. Going on to slide 11. There are a variety of asset development mechanisms and tools that are available to support asset development for workers with disabilities. What we would identify, however, is that they must work in tandem for a holistic strategy and following a continuum, so that individuals can receive an integrated package of services that include not only employment preparation assistance but also, vital work support along with asset building mechanisms are much more likely to achieve important economic milestones such as employment retention and advancement, car and home purchases, completion of skill based training, and postsecondary credentials. And so these strategies that we're looking to involve and help you to put into place in your states really should have at least 4 main components. They should provide access to mainstream financial services, access to savings, provide access to long-term investment, and also access to asset preservation. If we move to slide 12. I can talk a little bit through the continuum of asset building opportunities. As you note, it is a continuum, and so for individuals who are just getting started back into mainstream financial services or who are looking to build that relationship, you need to start at the very basic level of just having a relationship with mainstream financial services. And then once that that's being done, you have an opportunity to look into saving opportunities, and then once savings are the kind of things you can look into investing, and then long-term preservation of

assets. You'll notice that on this continuum, we've added specific pieces and programs that speak to and address the issues of workers with disabilities, so the Direct Express EBT card, the PASS Plan, Special Needs Trust, Medicaid Buy-In System, things and I'll talk through some of those issues. I will identify, however, that financial education and financial literacy is an underlying theme through all of these continuum. So no matter where you are in this stage of this continuum, and whether you're in savings opportunity or moving to investment opportunities, having knowledge around financial literacy and understanding how that savings, that investment, the opportunity works for that individual is critical to success. So I want to talk through, I'm sorry, moving on to slide 13. And also, then I want to talk through some of the resources of asset development, utilizing those same buckets from the continuum and placing them there. So moving to slide 14. So strategies that create access to financial services, what we found in our research for the brief is that a large proportion of individuals, of low-income owners do not have a relationship with a traditional financial mainstream place, so, bank, credit union, or something to that effect that actually provides them a checking and a savings account. Many utilize the subprime market and the impact of the subprime market, which I'm sure over the last year, we certainly heard enough about the subprime market in the housing world, but as far as just the subprime market of check cashers and payday lenders, and title loans, they often result in the borrower or the individual who is going to get their paycheck cashed paying 400% in annual interest rates, because they keep rolling their borrowing over time. So you go to get your check cashed and it requires you to pay up front, they pay you up front for a check that's postdated or predated and then they take that check. Well, more times than none, they're going to tack in a service fee onto that and, in more times than none, they can barely pay just needs, living hand to mouth and needs the check in the full amount of money that came out of that check that was cashed, then don't have the excess to pay that interest rate,

and so they roll it into the next loan, into the next place, into the next, in for the next check and it just keeps rolling. And so it ends up being much more than even a basic credit card interest rate and at the same time, many of these subprime market lenders do not provide a member account that promotes savings. So the direct EBT, Electronic Benefits Transfer Card, that was put out through For Benefits [assumed spelling] to individuals with disabilities, I think is a good start as far as it provides them a card that looks like a debit card with their benefits are placed on that card. And they can start to utilize... they don't have to utilize a check casher or a payday lender or whatnot in order to access those funds. Now, there are some downsides that we found with the EBT card, is the fact that it does not allow you to load on or save additional money or, to earn any, in interest rate even as low as they are today, that you would have enough savings account, but that still provides an opportunity to not use and not pay 400% annual interest rate. And simply earning income, that we're finding is that through employment, has not to date, guaranteed that people will be on track to greater financial independence, and if the access to mainstream financial services really does require some financial planning skills and financial literacy. If we move to slide 15, the financial literacy programs that are available do provide instruction on money management, on savings, on home ownership, debt reduction, fraud avoidance, and the efficient use of credit. And these financial planning skills can really help individuals and their families meet short-term, intermediate and long-term financial goals. And regardless of the disability status, working age adults who are new or returning to the workforce certainly do need access to financial skills building for effective participation in the economic mainstream and to maximize their life opportunities. There are trainings that are offered on financial literacy through public sector agencies, through nonprofit financial institutions, credit unions, and whatnot. The value of the expertise that you have as individuals and agencies that work with workers with disabilities is really understanding their learning technique and,

and, and how to design these types of programs for financial literacy for this population. And so, it's not a creation of a new program, per se, but rather a redesign or reconfiguration of some existing programs that are already in place that can really meet the needs of individuals with disabilities. Moving to slide 16. There are strategies for moving forward in the continuum, we're looking at strategies that create savings opportunities and then later in the presentation, one of the speakers will be talking about individual development accounts, and so I won't go too deeply into them, but I will say that by heavy reliance of our communities and our lives on the use of credit and lack of savings, can certainly start to erode individual's abilities to really gain long-term assets and self-sufficiency. Adequate savings can certainly critically affect quality of life and wellbeing and it can, save because savings do provide adequate support into retirement, or can provide a safety net in an unexpected income loss or expense, and also can be used as collateral to leverage large purchases, including a home, investing in a small business or achieving higher education. The ITC certainly does provide an additional income for savings, which is tied to employment, so earned income tax credit, if you are a low wage earner, you still do get that tax credit. And so again, we're really talking about tying asset development to that employment, here's a prime example of why that's important. Additional savings programs that are geared specifically towards individuals with disabilities include IDA programs, Individual Development Account programs, the PASS program and also Special Needs Trusts. Now the following slide, we'll do a little bit of overview on those, so if we move to slide 17, Individual Development Accounts do provide a matched savings program for individuals who are seeking to really do a lot, deep asset development and savings opportunity for them, but they also get the value of a match. This is a list of the disability specific IDA programs. Most states, and often local agencies and organizations do provide IDA programs and run them as programs through the Assets for Independence Program which is the Office of Community

Services. And that, once the Assets for Independence Program was put out, they identified that there was a need to encourage and redesign and reconfigure the program to really be used for individuals with disabilities, and so the AFI Family Support 360 Initiative was put in place, which is a collaboration between the Office of Community Services and the Administration on Developmental Disabilities at the federal level that worked on programs to enhance local and state IDA programs to be used for persons with disabilities. One in particular I want to identify is Allies, Inc., that also serves New York and New Jersey. It's called the Success of Saving, or SOS program, and it was built with the support of the state's Developmental Disability Council and it encourages savings interactive, savings with interactive course work and hands-on learning for individuals with disabilities; their money is matched on a 1, a 2 to 1 basis, so every \$1 saved, they match, the \$2 are given to that individual, so they're basically, doubling their savings every time that they are through this program. As with all IDA programs, you can really only use the savings for three reasons: one for home ownership, the other for small business development or postsecondary education. Not every program will allow you to use them for all three of those, it's how they design it. Some programs will allow you to use them, use your money for all three of those; some are just housing specific or micro enterprise small business development specific, so you need to take a look at what programs are available in your state. So moving on to slide 18, the Plan to Achieve Self-Support, or the PASS program, as you all may know, certainly assists individuals and SSI recipients to obtain items, services, or skills for employment needs. The, akin to an IDA program, this is a savings for a specific goal, but this encourages savings for a vocational goal and it increases the SSI to provide supports for living expenses, so an individual can start to build assets for employment goals, so this is just one more tool that individuals can use. Moving on to slide 19, a Special Needs Trust is another opportunity to look at saving long term and not every state has them; there are three different types. It does not impact the

eligibility of the SSI or Medicaid, and slide 20 will provide pretty good information about, and links to, different programs that are out there on the state or national level that you can take a look at. So moving forward on to slide 21, and moving through the continuum, we're looking at strategies that create long-term investment opportunities, because they often result in a sustainable economic self-sufficiency. Such programs -- home ownership, small business development training and whatnot -- certainly are not, homeowners isn't as common a long-term investment strategy followed by small business through micro enterprise. As you note, to know that small business or microenterprise development also creates employment opportunity again, tying that employment to asset development. This program is home mortgage interest deductions, tax breaks for retirement savings, preferential treatment of capital gains, and tax incentives for higher education by making strategic investment decisions with their income, people can actually access these programs and actually give them their money back to some extent and they earn some investment income from that. Even limited income individuals can participate in investment strategies, the most common, as I said, is the income ownership. So moving to slide 15, excuse me, 22, my apologies, there are, housing does come in many forms and we talked, single family and multi-family and whatnot, cooperative and limited equities for this population probably or might be a good solution to take a look at. Cooperatives do provide some significant savings, because they are consumer controlled, but at the same time, they provide a safety net for maintenance and repairs, and if we are looking at individuals with limited savings, planning for an unexpected expense, whether that be a home, a house repair or something goes wrong with the home, can become burdensome, but in a cooperative situation, the building and all of its assets and all of the interior are actually shared and owned collectively by the group of individuals that live there, and the burden goes back to the corporation as opposed to the individual shareholders. There is down payment assistance

for not only home ownership in single family, but also in cooperatives, utilize housing choice vouchers as well as state and local housing finance agencies certainly do provide funds for home ownership. Maryland, I know, Department of Housing and Community Development administers a loan program for people with disabilities. However, most of these investment strategies do require some level of income and some kind of employment, so it ties your employment again back to asset development so that no one noting that you have some level of employment and income, a regular income, provides that opportunity for a long-term investment. But please keep in mind that the need, when I talked about in the continuum originally, that there's a need for financial literacy, education to continue through the continuum at all points. And so, while noting how someone can save and understand money management, there's a need for financial literacy and increase in knowledge regarding investment and gaining new skills on home ownership, on owning a business, on those kinds of assets. Home ownership does provide connection to counseling, there are connections to home ownership counseling and the Maryland program does take into consideration non-taxable income of borrowers that preserves their assets. So moving on to slide 23, the other long term investment strategy can also be a small business or microenterprise ownership utilizing the IDA program or the PASS programs that were originally, or previously mentioned, can certainly provide opportunities for startup costs and it is an employment strategy, creatively employing savings through these programs and coupling with an entrepreneurship training through the Ticket to Work states can certainly provide opportunities to break down a barrier to allow people with disabilities to invest in their economic self-sufficiency through an entrepreneurship, and also allows you to expand workforce development programs through the stimulus package, because the American Recovery Act did include provisions for programs for competitive grants for state for increased worker training and placement on high gross and emerging industry sectors, but there is a huge focus right now

at the administration level on job training, on job creation and employment creation, and certainly, I would think that there is an opportunity for states to take a look at what kind of stimulus dollars are coming into your state and how the, those programs, if they are already established for entrepreneurship, can be redesigned and reconfigured or at least a portion of those funds can be reconfigured to be used for people with disabilities. So moving on to slide 24, and the last on the kind of last bucket in the continuum is really the strategy to preserve assets. Too often, our benefits program is an acid test create a disincentive insomuch that the individual with the increased asset certainly loses their benefits, so integration of work incentive programs with benefits counseling can certainly help to identify someone's long-term needs and also preserve those assets over time. Workers with disabilities will be much more well informed on how to preserve their benefits while creating a long-term financial strategy that will assist them to achieve economic self-sufficiency. Self-directed budgets that bring multiple resource streams can certainly assist an individual to take a look at how all of these tools can work for them for a long-term strategy. States could start to work with the local workforce investment boards, if not already doing so, and their benefits counselors, on how to educate workers with disabilities more how to plan for their long-term asset development and use the program to preserve and build their assets. Medicaid Buy In program and Community Incentive Council could certainly provide the strategies to preserve these assets. In slide 25, I have some information on Medicaid Buy In which I'm fairly certain that everyone on this call is quite familiar with this program, but it does provide a buy in program and allows them, workers with disabilities, to preserve their assets while working, so that they are able to gain their assets and income while not making them ineligible for Medicaid, which is quite important. So moving on to slide 26. So I want to talk a little bit about some innovation, innovative solutions in addition to what we've discussed here today on some things that you all might be able to consider implementing in your state or looking at as

far as redesigning and tying asset development to employment, we move to slide 27. I think the first is really making sure that employment and workforce development programs are really linked to asset development strategies. Assigning asset limits would work for strategies to protect benefits is a very critical piece, because the need to break down this disincentive for individuals to really earn income and earn assets. And make it kind of an enjoyable situation and not a concern that individuals will be able to maintain their certain quality of life or even increase their quality of life through gaining additional assets. I think utilization of the depth of knowledge that you will have of this population of people with disabilities can really be used through cross-agency partnerships to look at expanding or enhancing existing workforce employment training and asset development programs that do require a no to low cost approach to your state, especially in this day and age, but that would configure the tools to be used for this population, and training for benefit and work incentive counselors on asset development to really try the benefits counseling and also asset development and employment together is really critical to ensure that they all really work in tandem along the continuum. So moving to slide 28, additional solutions may be to increase your education and outreach activities to the individuals themselves just to understand that they can do this, this is actually possible, that they're not going to lose every benefit in the world, but that they understand what their long-term financial needs are as opposed to living day to day. But that they are also able to connect some of their various programs to braid their benefits together with asset development and employment opportunities to really make this work for them. The private sector certainly should not be left out of the mix because if we are really talking about employment, certainly the private sector certainly is a major stakeholder and a partner in this asset development strategy. There's a few strategies that employers have kind of taken under their wing, one of them is an electronic debit card in lieu of a paper check to some of

their employees to ensure that they wouldn't have to rely on check cashers or payday lenders, but that their check would also start to ingrain the use of a debit card, which is probably the most common way to have a checking account anymore, and it starts to kind of train the individual on, this is how I use this card and this is how I use my savings and my money and it starts to bring their relationship with management and financial services, pretax savings, deductions for home ownership. I've seen employers do that as a benefit to employment to encourage home ownership and stability. The good news is, the employers certainly win from that because they have more stable employees that are dedicated to earning and being there and, being part of the work force because they are actually being able to benefit from that opportunity, as well as employers have done financial literacy employment as part of their employment training because they really do want their employees to be successful and have no stress in their lives. One of the biggest issues, stressors that many people have these days is money management and making sure that we have assets to kind of move forward and have a quality of life and if you're bringing that to work every day, your productivity is certainly going to decrease and so employers certainly find it a benefit as far as their employment training to ensure that individuals have that training as well. And, slide 29, this is my contact information. I certainly will be available later through this process to hear more about, ask any questions, answer any questions that you might have. Thank you.

[Nanette Relave] Thank you so much, Candace. Again, this is Nanette. That was a fantastic presentation. I also wanted to underscore the importance of financial education. I think a lot of times we sort of look at what happened in the housing market and with financial services that's going to point to the need for financial education for a broad range of the population. But I think it's more important than ever for anyone who is trying to get a loan or a mortgage or a refinance. I think we know that credit markets have become very, very tight

recently and the tightening credit markets could actually push people further into more predatory or subprime options as it becomes increasingly difficult to access credit in the mainstream market, so I think you're helping folks grow their knowledge and understanding with financial education really does provide an important pillar for all our asset development efforts. So Robb, if we could move on to slide number 30. And I'm going to turn it over to Rich Sanders, and talk about efforts in Alaska. Rich is the program coordinator for the Governor's Council on Disabilities and Special Education. He also coordinates work activities for the Alaska Works Initiative and START-Up/Alaska, which focuses on self-employment. And Rich has also worked for the state's Division of Vocational Rehabilitation. So Rich, all you need to do is press star 7 and you'll be unmuted and ready to go.

[Rich Sanders] Okay, thanks, Nanette. Can you hear me?

[Nanette Relave] Yes, we can.

[Rich Sanders] Okay, great. I think the first thing that I realized after Candace's discussion was we need to have her as part of our work group, so I think I need to contact her at least to speak to the work group. She brings forth a whole lot of great information that is really above and beyond some of the scope of what we're doing. But here in Alaska, the whole idea about assets building came to fruition back in February of 2008. We held a disability employment policy summit and we gathered state agencies; we gathered nonprofits, others and one of the major things that was discussed was the fact that the poverty rate for working age Alaskans with disabilities was more than twice that of working age Alaskans without disabilities, so this become our primary focus of our MIG, our Medicaid Infrastructure Grant activities, and we started out by convening a work group, I mean, go ahead and move to 31. This work group initially was some folks who volunteered at the summit, people that were in both rehab people that were on the

governor's council and others, and, the reason being, again, the poverty rate is our major concern, and escaping that cycle of poverty. Well, the first thing we did was seek out others from a previous asset building coalition that had really gotten off to a fairly good start about four or five years ago, but when the real leader of it, who was with Public Assistance [assumed spelling] at the time moved to another agency, it kind of fizzled. So we eventually held a second -- well, first of all, the group is growing exponentially -- every time we hold a meeting and we invite a new speaker, whether it's from finance, whether it's from housing and others, they tend to become a member of the group, so it keeps growing exponentially that way. What we really realized, whether it's any of these industries, finance, housing, even philanthropic organizations, it has to be somebody who is truly committed to the cause of escaping the cycle of poverty, and some of the folks on our work group weren't exactly targeting people with disabilities, but they were targeting individuals who were trying to escape poverty. So moving to the next slide, our asset building effort really began in that February forum. We formed a core group; I came on board as a project manager in May of 2008 and that's when they came to me and said, "We need to get something started here." So we began recruiting new members in September and December of 2008 and we held some face to face meetings in March, where we brought in reps from housing, finance, and someone who was actively working an IDA account and one person who had been involved with one. Those folks all continue to be part of the group. One of the things we recognize is that we needed to start getting some information out right away and it took a while to really establish what that Web site would look like when we targeted our main groups, our focus groups, it was financial literacy, it was IDA accounts, it was the EITC, so really getting input from the IRS, from others who had done IDAs, it took a while to put a Web site together, but we now have that up and it's completed and the real focus now is on the IDA proposal. Go ahead to the next slide. Our focus areas again are education on asset building, financial

literacy, IDAs and as Candace mentioned, [inaudible] accounts working towards matched savings accounts for education, housing and small business ownership, earned income tax credit and income taxes and a focus on youth. Really, the youth part is, it all starts here, if we're looking at lasting change, so we want to ensure that that's one of our main targets. And with the next slide, in talking about educating, most of the time when we run into folks, they say, "What is asset building?" They really didn't have a clear concept. In fact, there's another program here in Alaska about asset building that really has nothing to do with this, so they contacted me right away when the Web site went up and we needed to make clear distinctions between what they were doing and what we were doing. But really, why should they be involved? What's in it for them? And we have to take that tact with all of them; otherwise, we really didn't get them on board, we used different statistics, success stories, if you go online and you look at different IDA accounts and success stories, there's numerous accounts across the state and those are really helpful in selling what we're doing, possibilities and program information, just what exactly is an IDA account. So in the marketing, in finance, we're talking about banking the unbanked. When we meet with bank managers and we meet with folks at credit union conferences, it's about getting folks who have not traditionally been banked on their roles. In housing, obtaining that first home, escaping their programs for public housing; in education, really if you look at the status of affairs with finance nationwide and what we've been through recently, a big selling point is if we educate at an early age and we get them to understand credit and we get them to understand savings and how to use these things better, we can avoid some of the problems that we've run into. With benefits programs, the adult public assistance program, they, like I said, they had a kind of a champion at one point, but that has faded as time has gone by, so we need to focus on them and getting them involved possibly in a state sponsored IDA account too. And then of course, with legislators, the whole

argument is preventing that economic downturn and they're always wanting to hear about ways they can get people off of government programs. So with the next slide, financial literacy. Why youth? Again, prevention of future problems, prevention of future mistakes by youth and getting themselves in hot water financially and really taking advantage of the programs that can get them on a good keel. Public assistance, I mentioned that. In business and industry, when we worked at the state Chamber of Commerce with city Chamber of Commerce, and we talked to them about these things and their participation so that we can show that people would have better spending and saving and use of credit, so that would, in turn, assist their businesses. And Candace talks a little bit about the variety of curricula. I'm really excited that she put forth a list there, because I want to follow up with all of those. We've been trying to develop kind of a variety of different financial literacy programs and meet the needs of different people and several of those she mentioned I haven't seen, but like she mentioned, the difference between a program that's appropriate for someone with a developmental disability, for someone with a learning disability, for someone with a different type of cognitive disability, we need to make sure that those programs are effective and that those options are available. Credit Union One, [assumed spelling] who is a member of our work group up here, they're already doing financial literacy for one IDA account that's just getting started here in Alaska, and they've offered to work with us on our statewide IDA so that we can help tailor a program that meets the needs of all of the participating agencies. So, on the next slide, our IDA that we are proposing is a big one. We're shooting for the moon, so to speak, wanting that million-dollar match. We are targeting agencies throughout the state, not specifically in one area, but social service agencies, different types of nonprofits, philanthropic organizations, and asking folks to put in just a certain amount, because the biggest argument that they've had in the past is, "We just don't have that kind of funding." "We can't put forth \$50,000 out of our budget." But our argument is,

"Okay, if all of us together put in maybe \$10,000, what would, as a minimum, or more, then we can serve your constituents off of this IDA account throughout the state." We have completed the marketing packet, so to speak. It contains success stories. It talks about IDAs, asset development, and about our specific proposal. We'll be marketing that in November and December throughout a variety of conferences and agencies, and hopefully, applying for that in January.

[Rich Sanders] The next slide talks a little bit about the earned income tax credit, that's one of our focus areas and, and as Candace mentioned, there's a lot of people who don't file for that. What we have found is that if we provide a lot of information to our VITA sites, that's the Voluntary Income Tax Assistance sites, and then also do a marketing effort towards people with disabilities, people on social security, SSDI, SSA, and get them out and they, that are working and taking advantage of that earned income tax credit, we can get them to have some more money and possibly more money in their banks so they can start investing in the IDAs. So the next slide, our future targets obviously in Alaska we have a unique opportunity to establish a child development account because we already have an Alaska Permanent Fund that goes to every resident and most of the members on the work group almost feel like it's a crime that we're not starting something at birth that is there for kids a lot of those dividends get spent on a variety of different things. We hear about vacations to Hawaii and then people are in trouble later on, so we want to make sure that something is in place for them to check off on their Permanent Fund so that they can get a child development account started. We want to focus on legislation and policy in schools because we really feel that should be our first target and there really is no common curriculum across our school system. We need to ensure that that's a requirement so we can avoid some of these future problems that kids have. Public assistance IDA options, that's something that has been targeted in the past. We want to restart that fire and then local

IDAs, not necessarily the [inaudible] ones but if some of the western Alaska places, village corporations and native corporations have talked about IDAs that they can sponsor that allow for assisted technologies so that people can attend education and get the full benefit so that they can access different things, subsistence tools, I mean, even an IDA so that someone can get a four-wheeler to go out and do their subsistence activities, it's a big thing out in western Alaska. And then really just the sky's the limit on some of those but we have met now for about a year and a half and we're really ramping up efforts here in the fall on those specific areas and if you have any questions you can contact me anytime, Richard.Sanders@alaska.gov or at 907-269-5703 and I think that's all I have. Nanette?

[Nanette Relave] Great Rich, thank you so much and Robb, if we can move to slide 39 and we're going to hear from our [inaudible] Iowa and Tammy Amsbaugh who is Policy Coordinator for the Iowa Department of Human Services, Medicaid Infrastructure Grants and her work focuses, of course, given the name, on employment for people of disabilities but also includes a focus on asset development and financial literacy. Additionally, before working on the Medicaid Infrastructure Grants, Tammy worked in the field of Human Resources including heading up Human Resources for a hospital as well as an insurance company, so she really brings a great background to this body of work on employment and asset development. So Tammy, if you'll press star 7 and then you can begin your presentation.

[Tammy Amsbaugh] Thank you very much Nanette. Everyone can hear me I'm assuming since I did the star 7 thing as instructed.

[Nanette Relave] Yes we can.

[Tammy Amsbaugh] Okay. Thanks for inviting me and, Candace and Rich, both great presentations. I'm jealous because I think I'm feeling like I have, I don't know, I don't know what I have comparatively, but we've concentrated in Iowa on a couple of things and the effort here for relating to asset building for people with disabilities began several years ago with work on a huge transition grant and asset building and financial literacy training for young people was, was the focus of that and so as a part of that I did a lot of work on financial literacy and some research into asset building and learned a lot about stuff that Rich and Candace have talked about. In probably 2006 or so, I moved over to working on the MIG grant in Iowa and I worked for the University of Iowa Center for Disabilities and Development who contracts with the Iowa Department of Human Services and Medicaid to administer the MIG grant. So that turned the focus solely on employment and with our MIG grant we have consistently had a goal of increasing self-sufficiency and that's what the buy-in is designed to do, to allow people to work and maintain their Medicaid and it also has several asset building provisions. Anyway, so, slide 40. We have targeted a couple things to begin with. Iowa worked on the EITC initiative. I knew about that as a Human Resource person, as someone who has dabbled in doing taxes and I just knew that there's a lot of money left on the table and so that was something to focus on, especially given the fact that our whole MIG grant is about people with disability working and earned income tax seemed like a natural fit. We worked with ISED, which is the Institute for Social and Economic Development, there's an Iowa group here that works big in EITC and Beyond Coalition. That's a poverty-based kind of tone to that but certainly fits with people with disabilities. They do the free test preparation sites for VITA, they do the training for the test preparers and they have a couple small IDA programs set up in Iowa that they encourage the savings of the earned income tax credit in. Developed interest with the Governor's Disability Council who wanted to highlight the focus on people with disabilities and the poverty

efforts of the EITC and Beyond Coalition, and then that brought to light some issues about, well, if I get my EET, EITC tax refund, what happens to my child care assistance or my SSI or my Medicaid, because of then all of a sudden having that asset. So we address that with our Medicaid Buy-in population, slide 41 now, through some mailings and newsletter articles and we did a little bit about how the benefits interact, like that you have 10 months to spend down an EITC check, etc. and both members or Medicaid members on, on a Buy-in program and service providers were concerned about that, because they didn't want to set somebody up for losing their Medicaid because they got a \$400 tax refund, and so education on that whole issue became something obvious that we needed to do. But we did have success with our marketing of the EITC. I know that several people mentioned that they filed their taxes even after being told they didn't have to file because their earnings were less than the limit to send in a return and they can file for up to two years back under the EITC rule, so you can file 2 years of returns to get the credit and, of course, without having any tax bill due, there is no penalty. So, filing late is okay. That whole issue about awareness of how the refund would affect your other benefits, caused us to look into some opportunities there and the real economic impact tour, the REI tour, I don't know if people on the call have heard of that but they promote the use of the EITC for asset building purposes and they have done a benefit interaction chart that worked on the national level for people to figure out does my EITC refund impact my Medicaid, my veterans' benefits and some of those kinds of things on the national level and when we got that issue coming up, and I always thought well we should have one that brings it up to speed for the state of Iowa for some Iowa-sponsored benefits and for the Iowa EITC refund. We have EITC at a state level that is 7% of whatever your federal is, so that was some money on the table also. And so we got the Governor's DD Council involved in that as well as the Iowa Department of Human Services to develop that chart and if you have it, I think we sent it out with this, you can see a couple things that it highlights, a

couple of inconsistencies. I don't know if the people on the call copied that off but if you did, if you look at the very first line, the benefit of SSI, the very first one and you have the federal return of EITC, it doesn't count as income and it does count as a resource after 10 months. Well if you look at the Iowa EITC in the center column, you see that it, again, doesn't count as income but it does count as a resource the month after it's received. So if you get an Iowa refund for EITC it would count against your eligibility for SSI and this is the kind of thing that people and service providers and stuff needed to know, so we developed this all the way down to some of the state and county funding, [inaudible] rehabs funding and all kinds of other things that affect mostly people with disabilities but included low income energy assistance program and all the things that might have an asset and a resource test. And we have had good reports from this, not necessarily from consumers but from the service providers. We also, thinking about what we can do as a state about some of those inconsistencies like I mentioned, if there is any state regulatory changes that can be made. Some of them are how the state may have worded their provisions against the federal wording because those kinds of things just need to be addressed and doing this chart caused us to know what they were. Slide 43, is that our next slide? Okay, the, the Governor's DD Council brought the Real Economic Impact tour into Iowa this last spring and had a one-day session in April on some of these issues, had some poverty folks and some disability professionals come to the session and out of that came a lot of connections related for the community and the poverty community. One of the bigger things is that there's a Iowa policy project in Iowa is a group that works on things like living wages and issues of poverty and self-sufficiency for like the [inaudible] population or other low income Iowans and they have a estimator or a calculator on their Web site that talks about the cash cliff for benefits when you, as a working mother, for example, earn too much, you lose your child care credit and what that means and they are working with the folks on adding some disability issues to that sort of estimator and

that'll, at least, start to merge us into that, that population. And our next, one of the things that we wanted to do in promoting the EITC is to train our people with disabilities who are interested in becoming a tax preparer. We all know that the EITC is quite underutilized just in general and among people with disabilities it's probably even exponentially more underutilized. One of the ways that the DD Council and some of the work groups thought to address that was to ask the disability community to actually become a trained tax preparer and through word of mouth and through some affinity and some peer networking, caused that to increase. And one of the things we found from people with disabilities who aren't filing their taxes is when they go to a tax preparer or even to some online things, they enter their earnings and they get a sign that says you don't have to file and so, that's like, oh good, I don't have to file, well, oh bad, you left some money on the table. So, anyway, slide 44, another next step that came out of some of this work was we realized that there was a lot of things that related to asset building. Candace talked about them, all the different avenues and it's difficult for anyone person or program to have an understanding of them all and so the CDD, the University of Iowa Center for Disabilities and Development work to put together how to consult and hire to put together a paper kind of document and discover what might be out there in Iowa. The paper's on the link on the left page but we're looking for, to address all the strategies that might be available in Iowa, some of them that we know about like the Buy-in program or EITC but others that were, become a little bit less common knowledge and there was 11 strategies that were determined, highlighted in this paper and 4 of those relate to employment, self-employment, or work incentives like through SSI, the PASS plans and that sort of thing. Two of those address IDAs and then taxes and trusts and home ownership make the rest of the 11. To do the paper over 80 interested and involved parties including consumers and providers and people from IRS and from the Housing and Urban Development and Job Assistance and [inaudible] programs and stuff were interviewed and about 20

of the people additionally participated in some sessions too, really kind of fine-tuned some of the barriers and what issues that we needed to concentrate on. Employment and work incentives came out far and away the number one thing and the fact of low expectations of people with disabilities and the community in general and lack of knowledge just some of the basics that, we sort of assume it's, we work day-to-day and the MIG grants and then some of the things that yes, you can use the Buy-in and you don't have to lose your Medicaid if you go to work. But on the streets, in the disability community that is not common knowledge and so we work really hard in Iowa to let people know that. The part of this project on the discussion paper we have put together one of the big things those people just didn't know, so a resource directory. We put together a resource directory, it's several pages but it recaps all of these 11 areas that came out of the paper and gives some contact people and some just basic information about it. I think pretty much any person could pick this up and learn something about how people with disabilities could utilize anyone of these 11 areas of asset building. Next, then there're some targeted ones that cover each of the areas. I think there're seven helpful hints documents that cover specific areas. So if you're specifically interested in tax provisions there's one on earned income tax and IDAs. If you're looking for home ownership, there's one on those and again the last page of the presentation has a link to all of those documents including the paper, the research directory, and the helpful hints. Okay, I think I'm going to slide 45 now. The focus of our current activities, based on these things that have gone on through several different trains here, is on employment and in self-employment workshops, getting the word out that you can work, there's wage employment and self-employment opportunities. We conduct work incentive seminars, we call them, the name of them when we advertise them is called "Living and Working in Your Community". These are in cooperation with the Benefits Planning Group, the Work Incentive Planning and Assistance, they count as "Why

Seminars" under the SSA lingo and they talk about the work incentives, the PASS plans, the income, or no, the earnings, oh, I'm going to say [inaudible] earnings, I don't know what that's called, but anyway it's a deduction for it, work-related expenses related to disability and so that you can maintain your SSI for a time and then how our Buy-in program works to help you maintain your Medicaid. Those seminars we do monthly. They are well attended, we're getting up to around 50 people per, we go around the state and, that's kind of become a mainstay of our outreach effort. We continually have people saying I just didn't know, I just didn't know and when that starts to slow down I'll feel that we've been successful and we get people that, oh, I was here at this [inaudible] last year [inaudible] that'll be good. We conduct self-employment seminars and self-employment is a little bit more complicated in terms of the resources you have to bring to the table and how the earnings from self-employment are counted in various scenarios for social security etc. so this is a little bit more detailed seminar, it's two days and we hold about six to eight of them a year around the state. We get about 20 or so people at those and we have some, some people who have started their own business based on this and are using an IDA and a PASS plan and all those things to help them do that. Last year we published a calendar that talked about the work incentives. It was marketed to all people with disabilities in the state and we are publishing one for 2010, it'll be out soon and it describes the work incentives for people in plain language, in less than 50 words kind of thing so that they could at least know they were there and make a call and have a question. We continue to promote the EITC through our newsletter, on our calendar, and gearing up to work with persons with disabilities as tax preparers this year. And, let's see, we have published and posted on the internet the resource directory and the fact sheets that I talked about earlier and we are working on getting those distributed in hard copy to the participants and to some of the participants who helped draft it and to providers in the area who would be the people that need to look this stuff up when they have a

client in front of them, they need to look up at least a resource contact even if they're not the person for them to work with directly. And last thing I'll say is the focus of future activities is, people have talked about financial literacy and in Iowa the legislature did pass a law a couple, oh, I don't know, maybe the last, not the last session but the session before, where, I think by 2012, all the school districts have to provide financial literacy for students and so, of course, that will filter through the special needs classes and all that and so we are thinking that we will concentrate on financial literacy for adults and adults with disabilities, especially we've been contacted by the mental health area. People who have lived in poverty traditionally have been found to be just afraid of money and so when you start talking to them about earnings or savings it's pretty scary so we're working on something like that for 2010. And I think I'm done this, on slide 46. That gives the, extremely long and cumbersome Web site for the resource papers and the benefits interaction chart that I copied that's done for Iowa but it could be modeled for any other state and then my contact information is there. Thank you.

[Nanette Relave] Hi Tammy. Thank you so much again. We've just had three wonderful presentations and I loved how your presentation actually helped to kind of flesh out some of these strategies so that we can kind of get a sense of how they can be operationalized in states and communities. I also love the fact that you talked about the self-sufficiency calculator. There is a national organization based in DC called Wider Opportunities for Women that does self-sufficiency calculators for states across the country and I've always wondered about the possibility of adding in some of the disability programs into those types of calculators because they're wonderful tools and I think taking that tool which includes things like child care and housing food costs and disability programs really provides a very full and complete picture for folks and may also help to flesh out a little bit some of the work incentives which focuses very specifically on disability programs but may miss some of

these other supports that families and individuals need in communities. And so I'm going to turn it over to Robb who is going to remind all of our listeners about how to ask questions.

[Robb Sewell] Thanks Nanette. We'll now be taking questions from our participants. You have three options to submit questions. First you can click the raise hand button in the lower left hand corner of your screen, I will then call on participants and provide instructions on how to ask your question. Second, you can submit your question by using the Chat feature on the left portion of your screen. Simply type your message and then click send. Third, if you happen to be on Twitter, you can send us your question via a tweet. In your Twitter account, in the box marked "what are you doing", type in the "at" symbol directly followed by the acronym NTAR, that is N-T-A-R, then insert a space and type your question. When you're finished click the update button and your question will be submitted. Note that your tweet has to be no more than 140 characters. And while we're waiting for some questions to come in, some additional questions, we actually have had a few that have been submitted via the Chat feature while our presenters were speaking. The first question's for Rich. How are you working or coordinating with your workforce system in tying your state asset strategies to employment efforts in the state, for example, with the One-Stop serve vocational rehabilitation agencies?

[Rich Sanders] This, yeah. That's a good question. This is Rich. We are primarily focused with VR and the fact that we went from having only 5 benefit counselors to now nearly 20 in the last few months has really made it helpful to start integrating that into our benefits counseling services that are available. Vocational Rehabilitation pays for a lot of those services and so we're going to be doing a marketing effort to both rehab agencies at their staff meetings, at their annual meetings to talk to them about asset development and using their, not only, not only the benefits planners but CRPs, their community rehab providers, in providing information about asset development. So the first

thing we need to do is gather together those benefits planners, those new ones who are on board, as all of you know, it takes a while for them to really get up to speed on benefits planning, and give them training on asset building and what we're doing so that they can provide that service to VR and also to clients just as a general thing that they explain to them.

[Robb Sewell] Thanks Rich. The next question is for either Rich or Tammy. Can you give us an example of the personal stories of people with disabilities who have benefited from your efforts, specifically those that helps keep someone working?

[Tammy Amsbaugh] Well I have some success stories here and we know that we have several people who are either starting a business or who are working and using a PASS plan to help them keep working via purchase of uniforms or tools. The way a PASS plan works is you can save some of your earnings and it does, so that part of your earnings would not count to reduce your SSI check and that gets a little complicated but that's just in general. So you save that earnings away and your SSI check'll stay the same so you have your SSI check plus your earnings and you have the savings account where you can use it to buy uniforms, for example, or buy tools for your job. So that's how you stay working and sometimes those accounts are really necessary for people who have those kinds of jobs. They also work for starting your own business and for maintaining an account for operating costs of that business. You don't have to just save up all the money like in an IDA where you have to save up all the money for two years and then you start spending it on your business. In a PASS plan you can use it as kind of a rolling thing, you can draw out of it for the purposes of your business every month and replenish it. So we have stories of that for sure in Iowa, I don't have anything to really quote from right now and on the EITC, I'll tell you, I personally heard from people who said that they got two years of an EITC check, that was like \$240 and that was like the most money that person had seen in one spot in like forever that they could,

discretionary income. It's like I can do something fun with this or something nice for myself, for my kids or whatever and they didn't know about that before. That makes it worth coming to work.

[Rich Sanders] This is Rich and, and I would concur. We have individuals through Start-up/Alaska self-employment projects who are using PASS plans but a lot of our efforts right now the state-wide IDA has yet to be seen, the financial literacy work has yet to be seen, so one of the things that we could do though, and it just came to mind, is in addition to making our Web site a little prettier for those of you who may have already visited it but giving individuals who are using that Web site, to submit stories about what's working for them based on our efforts.

[Robb Sewell] Thanks Rich. This is a question for Candace. Do you have any advice about how to help states regarding resource caps. They are all over the place.

[Candace Baldwin] Resource caps. Unfortunately I am not the most familiar with resource caps per se. So I'm not, I just really don't have an answer for that. I know enough about the programs and housing and whatnot but to speak on those issues. Can I ask the person to get a little more specific question, little bit more about what does it mean, what does it mean by all over the board?

[Nanette Relave] This is Nanette. This actually dovetails into a question that I wanted to ask for Tammy because it seems that the benefits interaction chart is probably a really important tool to begin to identify where those resource and asset limits are and how they impact opportunities for asset development and I'm wondering if you developed that with resources through your Medicaid Infrastructure Grant, did you use a national organization or was that staff at the state level who developed that chart and how could another state develop such a chart?

[Tammy Amsbaugh] Well the, you're right, some of the asset limits and resource limits are all over the map and this talked about how those applied, this really doesn't show what those limits are except at the very top of the page. The, the funding for developing this came actually from the Governor's Disability Development Council and a person was hired to help put this together and to help work with that group on getting them involved with the poverty asset building coalition here in Iowa and so the people who actually worked on it were heavily based at the state Department of Human Services because most of these programs run through those folks either in eligibility or on-going operations. We did add in some things like vocational rehabilitation, we put in veterans' benefits, low income energy assistance, child care assistance and all those things and, but the only three sources of assets that we have included are the federal EITC, the state EITC and the child tax credit. So it's semi-limited in that way but the model comes from the REI tour one that they did nationally which I think only covers the federal EITC. Does that make sense to folks?

[Nanette Relave] That does make sense. Robb, did you have any clarification on the question?

[Robb Sewell] Ah, yes we do, it says each state has asset limits for waivers that run from 8,000 in Pennsylvania and 75,000 in another state. I think the speaker says or the presenter said I think these are the big disparities to truly having assets or the \$2,000 resource limit for SSI.

[Candace Baldwin] This is Candace. I think one of the issues that this speaks to, is the fact that there is a systemic, there is not consistency amongst the states on their asset limits and caps and that if there's a way to make some synergies amongst these programs so that individuals who are in Pennsylvania versus another place have some expectations and can really

utilize those. And they are all over the board and I think this is a systemic issue that needs to be addressed.

[Tammy Amsbaugh] This is Tammy if I could just say something about that. The Social Security Administration limits of the \$2,000 resource and I don't know what the income limits are, but that is developed by the Social Security Administration nationally and that hasn't changed for many, many years and I think a lot of state programs glob onto that and use that. The programs with limits in the higher ranges could be things like the Medicaid Buy-in, which in Iowa the resource limit for that is \$12,000 and so, that's why you buy into Medicaid when you get up to that level. So that's some of the variation among the states because each state adopts their Buy-in for Medicaid.

[Robb Sewell] Thanks. Our next question is: is financial literacy training being provided in any of your One-Stops? It is specifically mentioned in the law as possible but we are not sure how much of it is actually being done.

[Rich Sanders] This is Rich. In my research over the past year or so some of the One-Stops have provided it, in particular some of the ones that are really up to snuff and, and doing some cutting-edge stuff and they've primarily been using the Money Smart program but it's really hit and miss and when they started the series and they had it going steadily, they got so few participants that they only focused on a few classes so not that much here in Alaska.

[Robb Sewell] Our next question.

[Candace Baldwin] Many One-Stops do or I think they choose based on their money of resources availability to be able to offer those types of services but I would encourage individuals to take a look at building partnerships with organizations that already offer the financial literacy program as part of their agencies' mission or they're non-profit or if they're a faith-based

group or whomever within their communities and be able to link to that so whether or not if they are not able to provide that service as part of their One-Stop maybe they can be, do either referrals or bring that, an outside agency as an external partner into that One-Stop to offer those services.

[Robb Sewell] Thanks. We're running short on time so we really only have time for one more question and that is can Rich or Tammy please respond to the following. How young are you going in terms of working with the schools?

[Tammy Amsbaugh] Well, we have the transition age would be the 14 and we have on, in terms of this stuff, we're trying to work with them on more of the expectations of becoming employed and that sort of thing as opposed to financial literacy, because the state laws made the schools do something and we're just going to try to let that go since we have limited staffing and resources on our end too, so, specifically financial literacy, we're not addressing the youth but on awareness stuff we're doing the transition age 14.

[Rich Sanders] And that holds true for us here in Alaska too. Really, the target age is secondary school transition.

[Nanette Relave] This is Nanette again. I think that might be all the time that we have for questions. We're getting very close to 3.30. We did receive a couple of additional questions. We will send those to our presenters after the webinar and get their written responses, which we can then send to all the folks who are participating in the webinar so that we can continue to respond to the questions. This has been a wonderful discussion. I think this must be the best webinar discussion that we've had and I think that that suggests that asset development really is taking hold in our [inaudible] that we're recognizing its importance and value in many ways in supporting employment, in supporting this concept of community living, that it's really becoming a way that we're thinking about

community integration and I've been thinking about ways that we can help folks weather financial difficulties like the ones that we're experiencing now and really help to kind of build for a greater economic security in the future. So I really want to thank our three presenters for their wonderful presentations and for helping us to understand these concepts a little bit better. I want to thank Robb and my colleagues at the Heldrich Center at Rutgers for, as always, doing a great job of running our webinar and of course to thank ODEP, our federal funder, for providing us with the resources that allows us to offer this webinar series to members of our State Peer Leaders Network and our other colleagues. And just on the, again, the last couple of slides, slide 50 is contact information for several of us who head up activities at the NTAR Leadership Center, myself and my colleague Damon here at the Center for Workers with Disabilities and Kathy Krepcio and Marie Heidkamp at the Heldrich Center at Rutgers University. Folks just feel free to contact any of us with questions or if you're a member state on the State Peer Leaders Network and are interested in receiving some additional technical assistance, we're very pleased that we'll be able to continue our activities for another year through September 2010 so again if folks are interested in technical assistance please do not hesitate to contact us and on the last slide again is the Web site for the NTAR Center where you'll be able to find transcripts, audio and materials, I'm sorry, I don't know if we do transcripts, but certainly the audio and materials from this webinar will be available. So I want to again thank everybody and our listeners and wish folks a good afternoon. So thank you and bye bye.