



A Provider's Guide to Promoting Economic Self-sufficiency:

A recovery-oriented approach

A Workbook for People in Recovery Seeking Economic Self-sufficiency

Oscar Jimenez, MPH

Kelly Stengel, MPH

Second PROS Academy (Nov 18, 2011)

New York Association of Psychiatric Rehabilitation Services

Contributors



New York Association of Psychiatric Rehabilitation Services (NYAPRS)

Oscar Jiménez, MPH, Director of Community and Economic Development, NYAPRS

Leslie Kuhn, MPH, Research Assistant, NYAPRS

Kelly Stengel, MPH, Research Assistant, NYAPRS

Lara Wojcik, MPH, Research Assistant, NYAPRS

Chacku Mathai, CPRP, Associate Executive Director, NYAPRS

Collaborative Support Programs of New Jersey (CSP-NJ)

Peggy Swarbrick, PhD, OTR, CPRP, Director, Institute of Wellness and Recovery Initiatives, CSP-NJ

Mark Duffy, MSW, CPRP, Director of Operations, CSP-NJ

Jay Yudof, MS, CPRP, Wellness Dissemination Coordinator, CSP-NJ

Sponsored by the

New York State Office of Mental Health

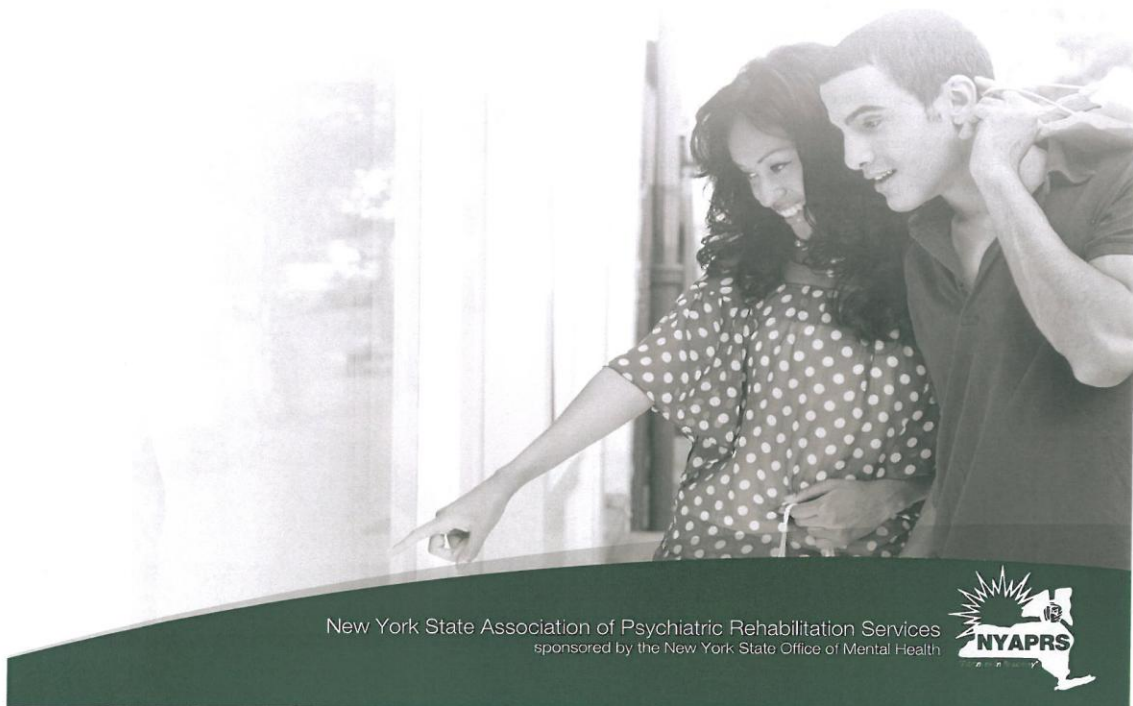
What is *WE Can Save*?

WE Can Save is a campaign with the purpose of building hope and sharing information so that all people in recovery can achieve economic self-sufficiency

we can \$ave campaign



A Workbook for People in Recovery Seeking Economic Self-Sufficiency



New York State Association of Psychiatric Rehabilitation Services
sponsored by the New York State Office of Mental Health

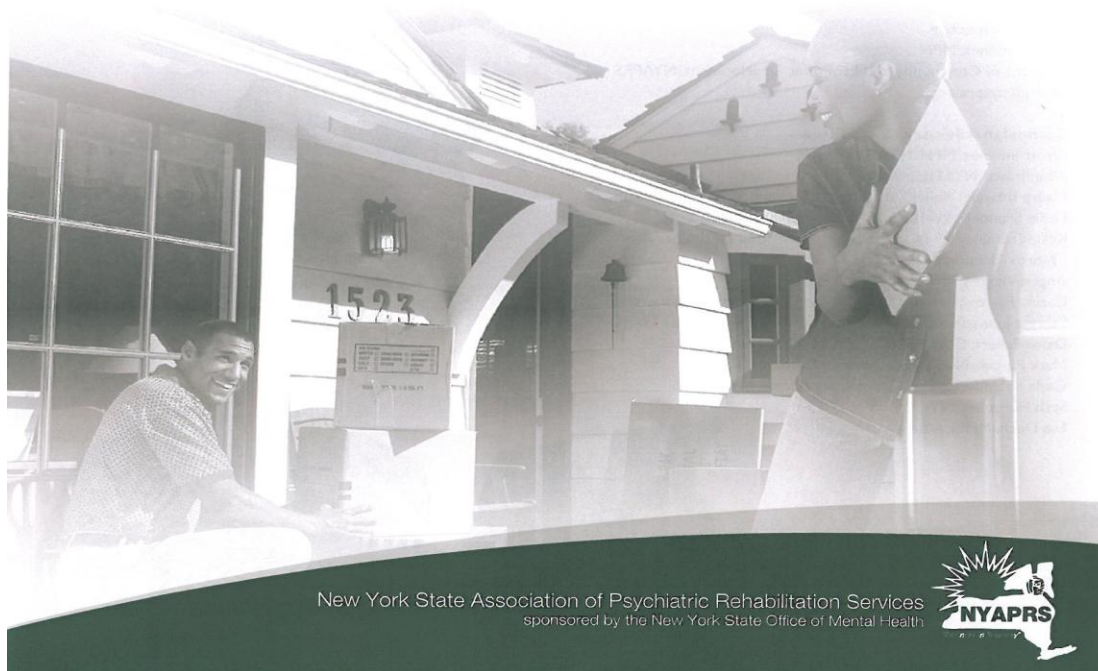


we can \$ave campaign



A Provider's Guide to Promoting Economic Self-Sufficiency:

A recovery-oriented approach



New York State Association of Psychiatric Rehabilitation Services
sponsored by the New York State Office of Mental Health



Lesson One:

Why economic self-sufficiency?

The relationship between poverty,
psychiatric disability and wellness

What is economic self-sufficiency?

1. Having **control** over one's financial life
2. Having **independence** from public programs
3. Having sufficient **earned income**
4. Having **assets**
5. Being able to **contribute** to one's communities

Why economic self-sufficiency?

- Since the 1930's studies have found **higher prevalence of psychiatric conditions in low-income communities: between 2 and 9 times higher** in poor communities (Hudson, 2005)
- The U.S. State Agency for Mental Health and Substance Abuse (SAMHSA) found a prevalence of serious mental illness **2.5 higher** among people with income lower than \$20,000 per year compared to those with income higher than \$75,000 per year (16.3% vs. 6.4%) (SAMHSA, 2002).
- A Massachusetts study found that psychiatric conditions are **three times** more prevalent in low-income communities (Hudson, 2005).

Why economic self-sufficiency?

- A Rhode Island study found that people of low socio-economic status have **2 times higher risk** of major depression (Gilman, 2002)
- A study in the United Kingdom showed that, compared to the highest socio-economic classes, individuals of the lowest socio-economic class were (Murali & Oyeboode, 2004):
 - Four times more likely to experience **depression**
 - Four times more likely to suffer from **psychosis**
 - Seven times more likely to experience **substance abuse**
 - Two times more likely to be **alcohol dependent**

When poverty and dependency become barriers to psychiatric rehabilitation and recovery

- Living with chronic worry or anxiety to meet one's basic needs
- Residing in neighborhoods where violence and deteriorating community ties leave individuals in isolation
- Being so afraid of not making it without benefits that one prefers to stay in the benefits trap
- Lacking transportation to take a job or a better paying job
- Lacking the resources or supports to pursue a new career or advance professionally

The impact of poverty and dependency on all areas of wellness



Psych rehab and self-sufficiency

Core Principles of Psych Rehab	Relation to Economic Self-Sufficiency
Assisting individuals establish or reestablish valued roles in the community	These include roles such as taxpayer, homeowner, and member of the labor force. Having greater financial resources provides a means for people to expand their social networks.
Facilitating an enhanced quality of life	Poverty and financial dependence often contribute to stress and poor quality of life. Having a valued role in the community helps individuals to perceive a greater sense of purpose and self-worth as well as to expand social networks and integration.
Ensuring the right of individuals to direct their own affairs	Economic self-sufficiency provides opportunities for choice and self-determination in many areas of life.
Fostering the belief that all people have the capacity to learn and grow	Financial literacy can be learned. Individuals can improve their ability to manage their finances and achieve greater levels of self-sufficiency regardless of their past or current struggles.

Ten recovery components and their relation to economic self-sufficiency

Hope
Holistic
Self-Direction
Empowerment
Responsibility
Individualized and Person-Centered
Strengths-Based
Respect
Non-Linear
Peer Support

“Ten Fundamental Components of Recovery,” issued by The National Consensus Conference on Mental Health Recovery and Mental Health Systems Transformation and adopted by the US Substance Abuse and Mental Health Services Administration (SAMHSA).

Lesson Two:

What can providers do to promote economic self-sufficiency?

A recovery-oriented approach

A Recovery-Oriented Approach to Economic Self-Sufficiency

- Fostering wellness in all areas of life, including financial
- Economic self-sufficiency as an essential building-block of recovery
- Person-centered approach to economic self-sufficiency

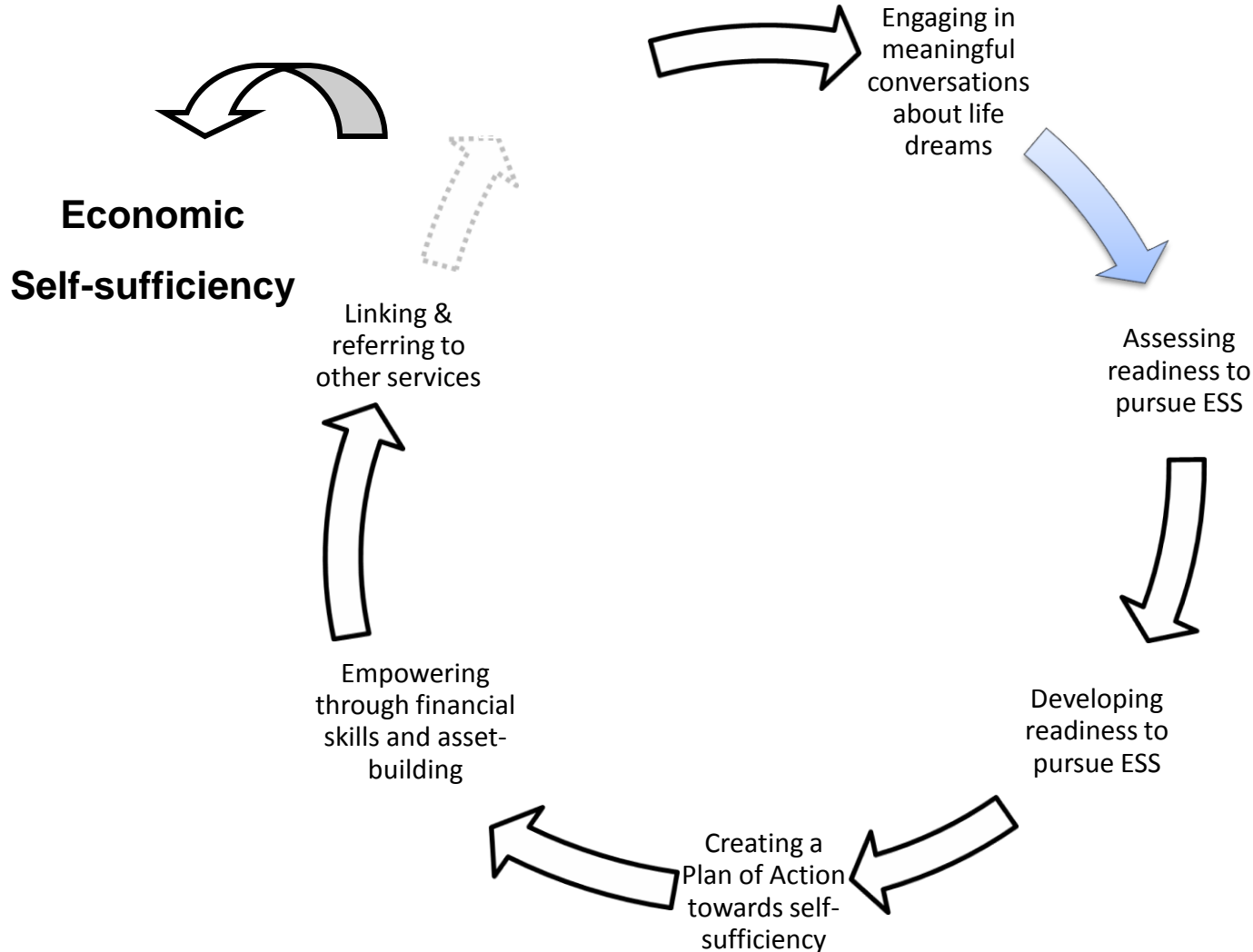
A Recovery-Oriented Approach to Economic Self-Sufficiency

Service aspect	Principles guiding recovery-oriented ESS services
Main Goal	Improving overall wellness: A recovery-oriented approach doesn't focus on controlling symptoms, but on improving all dimensions of wellness, including financial.
Interventions	Recovery-oriented interventions: A recovery-oriented approach sees not only medical but also skills and capital-building interventions, such as financial empowerment and asset building.
Services	Person-centered: Services are tailored based on the goals and support needs of the person in recovery rather than around the program structure.
Timing of services	ESS is a building-block of recovery: A recovery-oriented approach sees pursuing ESS as essential to recovery. Delaying the pursuit of ESS until <i>after</i> recovery would be a contraction in itself. Pursuing ESS is part of and beneficial to the recovery process.
Decision Making	Self-directed: A recovery-oriented approach sees the person receiving services as the decision-maker in partnership with her or his providers. This decision-making includes financial matters.

Working Around the Challenges of the Recovery-Oriented Approach

- “Push the envelope” or “bend” program rules and regulations
- Refer individual to a program best suited to address her/his needs
- Support the individual to “move on” and leave our program.
- Help the person find an alternative/compromise his goal

What PROS providers can do: the economic self-sufficiency service cycle



STEP 1: Engaging through meaningful conversations about life dreams and aspirations

- Every person, no matter how affected by psychiatric conditions, substance addiction, or disability, harbors dreams of how they would like their lives to be.
- What are the life dreams and aspirations of the person we are supporting?
- These dreams and aspirations are **the foundation** of the road we are helping each individual to build:
 - They will help decide goals, objectives, and future actions
 - They are what keep the road from sinking as the work ahead gets heavier and heavier.

STEP 2: Assessing readiness to pursue economic self-sufficiency

1. How much does the person see **poverty and dependency** as real **problems** in her or his life?
2. **How committed** is she or he to the long and arduous process of self-sufficiency? How willing is she to do all the footwork involved? How hopeful is she or he about her ability to achieve self-sufficiency? To what extent is she or he still holding onto self-defeating ideas? How positive is the person's outlook on the outcome?
3. How **aware** is the person **of her or his values** and preferences around money and finances?
4. How **aware** is she or he **of the self-sufficiency resources** in her or his community?
5. How **willing** is the person **to establish new connections?** To “step out” of the mental health community?

STEP 3: Developing readiness to pursue economic self-sufficiency

- Teaching about the **consequences of poverty** and dependency
- **Inspiring** through stories of recovery and economic self-sufficiency
- Facilitating **narrative change** to improve self-efficacy
 - (a) clarifying assumptions or false generalizations
 - (b) highlighting accomplishments
 - (c) recognizing personal assets
- Empowering through **education about services and supports**

STEP 4: Creating a plan towards self-sufficiency

Five key elements in formulating an effective plan of action towards self-sufficiency:

1. Remembering **life dreams** and financial aspirations;
2. Identifying the economic **goals** that can help realize the person's dreams;
3. Setting short-term, intermediate and long-term **objectives** that are the logic stepping stones in support of the person's economic goals;
4. Mapping the person's **assets** (strengths) **and liabilities** (weaknesses or barriers) to achieve her or his economic goals and objectives; and
5. Defining sensible **action steps** in order to build upon the person's *assets* and reduce her or his *liabilities*.

Creating a plan: Example

1. **Remembering the dream:** Be able to support myself and end my dependency on cash benefits (SSI)
2. **Identifying the goal:** Get off SSI
3. **Setting short-term, intermediate and long-term objectives:**
 - Short-term: Go back to a school to learn a new trade or skill
 - Intermediate: Get a job and increase my income
 - Long-term: Rely less on cash benefits and one day get off SSI completely
4. **Mapping assets and liabilities (capital):**
 - Assets: I am disciplined and like going to school and I have friends with different trades or skills that could help me get a job.
 - Liabilities: I don't know anything about work incentives, savings programs, or tax credits

Creating a plan: Example

5. Defining Actions Steps:

- Talk to a career counselor to find out about trades in high demand in my community within the next month.
- Call my independent living center within the next week to get benefits advisement and learn about work incentives that can help me transition out of SSI.
- Get a part-time job within the next two months to help me save money for school.
- Visit my local credit union within the next two weeks to learn if there are Individual Development Accounts (IDA) in my community that can match my savings for things I will need to go to school or to start a business (such as tools, uniforms, a computer or a truck).
- Make an appointment by next Monday with a free-tax preparation assistance site to learn if I qualify for the Earned Income Tax Credit (EITC) and find out how much money I could get in a tax return.

STEP 5: Empowering through financial skills and asset-building

- ❖ Skill # 1: Budgeting
- ❖ Skill # 2: Accessing work incentives to increase earned income
- ❖ Skill # 3: Filing taxes
- ❖ Skill # 4: Saving
- ❖ Skill # 5: Clearing and building credit
- ❖ Skill # 6: Dealing with predatory lending
- ❖ Skill # 7: Getting help with addictions and financial stressors
- ❖ Skill # 8: Increasing social capital

STEP 5: Empowering through financial skills and asset-building

Skill development must:

- Be highly individualized and designed to address the needs of the learner
- **Connect the teaching process to the reason** for which the person needs or wants to learn the skill
- Adapt pre-existing curricula to address diverse learning styles
- Adult education techniques: modeling and generalization

STEP 6: Linking and referring to economic self-sufficiency services

- Benefits advisement and **work incentives planning assistance**
- Matched-savings **Individual Development Accounts (IDAs)**
- Free-tax preparation through **Volunteer Income Tax Assistance (VITA)**
- **Employment Networks** through the Ticket-to-Work program

Participant Workbook: Contents

Lesson 1: Why is economic self-sufficiency important to our recovery?

- What is economic self-sufficiency?
- Why is economic self-sufficiency important to our recovery?

Lesson 2: What can we do to achieve economic self-sufficiency?

- Thinking about our life dreams and aspirations
- How ready are we to seek self-sufficiency?
- Developing our readiness
- Creating a plan towards economic self-sufficiency
- Developing our skills and capital to achieve self-sufficiency
- Connecting with services and supports available

Lesson 3: Thinking about our life dreams and preparing ourselves to seek self-sufficiency

Participant Workbook: Contents

Lesson 4: Creating a plan towards economic self-sufficiency

Lesson 5: Developing our skills and capital to achieve economic self-sufficiency

- Skill 1: Budgeting
- Skill 2: Work incentives to increase earned income
- Skill 3: Filing taxes
- Skill 4: Saving
- Skill 5: Clearing and building credit
- Skill 6: Dealing with predatory lending
- Skill 7: Getting help with addictions and financial stressors
- Skill 8: Increasing social capital

Lesson 6: Personal Stories of Recovery and Economic Self-Sufficiency

Provider Guide: Contents

Lesson 1: Why Is Economic Self-sufficiency Important to Recovery?

Lesson 2: What Can Providers Do to Support Economic Self-Sufficiency?

A recovery-oriented approach to financial wellness

What providers can do to support economic self-sufficiency: An overview

- Engaging individuals through conversations about life dreams
- Assessing readiness to pursue economic self-sufficiency
- Developing readiness to pursue economic self-sufficiency
- Creating a plan towards self-sufficiency
- Empowering through financial skills and asset-building
- Linking and referring individuals to economic self-sufficiency services

Lesson 3: Strategies and Tools to Engage, Assess and Develop Readiness towards Economic Self-Sufficiency

Provider Guide: Contents

Lesson 4: Strategies and Tools to Create a Plan towards Self-sufficiency

Lesson 5: Strategies and Tools to Empower through Financial Skills and Asset-building

- Module 1: Budgeting
- Module 2: Accessing work incentives to increase earned income
- Module 3: Filing taxes
- Module 4: Saving
- Module 5: Clearing and building credit
- Module 6: Dealing with predatory lending
- Module 7: Getting help with addictions and financial stressors
- Module 8: Increasing social capital
- Module 9: Essential skills to achieve self-sufficiency: a review
- Module 10: Accessing services and supports to pursue self-sufficiency

Lesson 6: Developing programs to promote self-sufficiency

Developing readiness: Tools

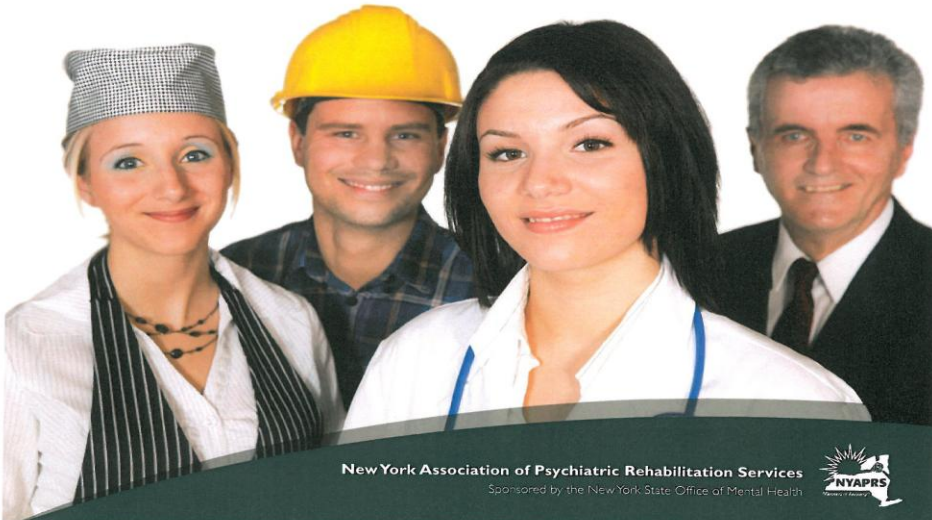


**WE Can Work DVD:
Our Stories of Recovery and
Employment Success**

Increasing awareness about resources



The **Employment Tool** For
People with Psychiatric Disabilities
in New York State



New York Association of Psychiatric Rehabilitation Services
Sponsored by the New York State Office of Mental Health



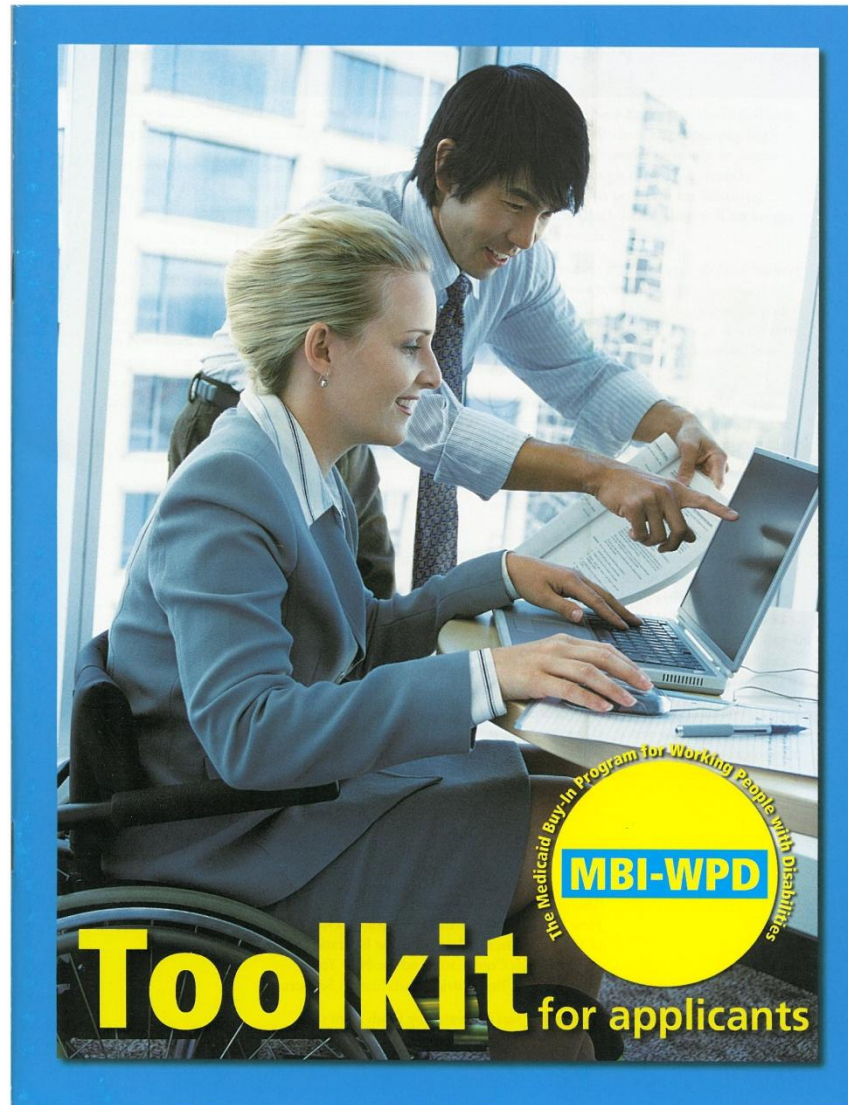
NOSOTROS Podemos Trabajar:
La **Herramienta de Empleo**
Para Personas con Discapacidades
Psiquiátricas en el Estado de Nueva York



Asociación de Servicios de Rehabilitación Psiquiátrica de Nueva York - NYAPRS
Con el apoyo de la Oficina de Salud Mental del Estado de Nueva York



Increasing awareness about resources



Skill 3: Filing Taxes

Earned Income Tax Credit (EITC): 101

- Over \$800 million dollars go unclaimed every year in Earned Income Tax Credit
- It's a refundable credit
- Requirements (for 2010):
 - 25-65 years of age
 - Must File Taxes
 - Have earned income and meet income limits
 - Investment income less than \$3,100 in 2010

2010 Earned Income Tax Credit income requirements and benefits

Earned Income limits	Other eligibility	2010 Max. Tax Credit
\$43,352 (\$48,362 married filing jointly)	with 3 or more qualifying children	\$5,666
\$40,363 (\$45,373 married filing jointly)	with 2 qualifying children	\$5,036
\$35,535 (\$40,545 married filing jointly)	with 1 qualifying child	\$3,050
\$13,460 (\$18,470 married filing jointly)	with no qualifying child	\$457

Earned Income Tax Credit Story



Bill Szczitka qualified last year for the Earned Income Tax Credit, getting \$1,500 back that he and his girlfriend, Christine McCarthy, put into a college fund for their daughter, Hannah Rose.

Sharon Cantillon/Buffalo News

<http://www.buffalonews.com/2010/01/31/941287/earned-income-tax-credit-can-be.html>

Buffalo News

By Jonathan D. Epstein

NEWS BUSINESS REPORTER

Updated: January 31, 2010,



Other facts about EITC

- EITC does not affect Medicaid, SSI/SSDI, food stamps, veteran's benefits or federally assisted housing
- For SSI, EITC refunds are excluded for 9 months from resource test
- Workers learning about EITC for first time may claim it retroactively for a 3-year period
- **Myths:**
 - *You have to be married or have children (FALSE!)*
 - *You have to owe taxes (FALSE!)*
 - *EITC will impact your benefits (FALSE!)*
 - *You have to be employed by someone (no self-employment) (FALSE!)*

Volunteer Income Tax Assistance (VITA) Sites

- Free tax preparation assistance
- Must meet income limits (generally \$49,000 or below)
- IRS Certified volunteers located in neighborhood centers, libraries, schools, etc.
- To find the closest VITA site:
<http://www.irs.gov/individuals/article/0,,id=107626,00.html>
or call 1-800-829-1040 or 1-800-906-9887



Contact information

Would you like to request copies of the
Participant Workbook or Provider's Guide?
or training on how to use them effectively?

Oscar Jimenez, MPH

Director of Community and Economic Development

NYAPRS

oscarj@nyaprs.org

518-436-0008

