

Economic Self-Sufficiency, Recovery and Psychiatric Rehabilitation

Mental Health Provider's Guide to Promoting Economic Self-Sufficiency

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1st. PROS Implementation Academy

New York Association of Psychiatric Rehabilitation Services (NYAPRS)

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Why a Provider Guide to Promote Economic Self-Sufficiency?

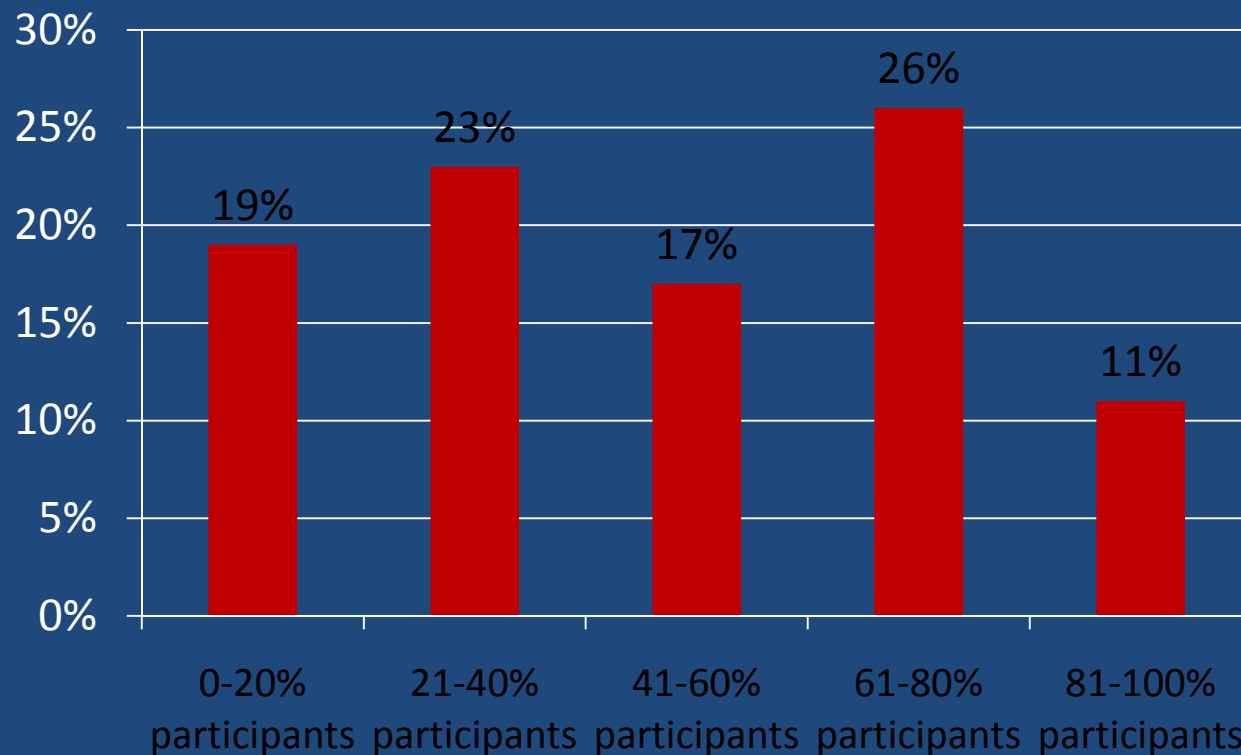
NYAPRS conducted **survey** of (70) program administrators and middle-management in Dec '09-Jan '10 to observe providers':

- knowledge about asset development programs in their community/region
- perceptions about the potential of consumers to achieve economic self-sufficiency
- interest in programming to promote economic self-sufficiency

Economic Self-sufficiency survey

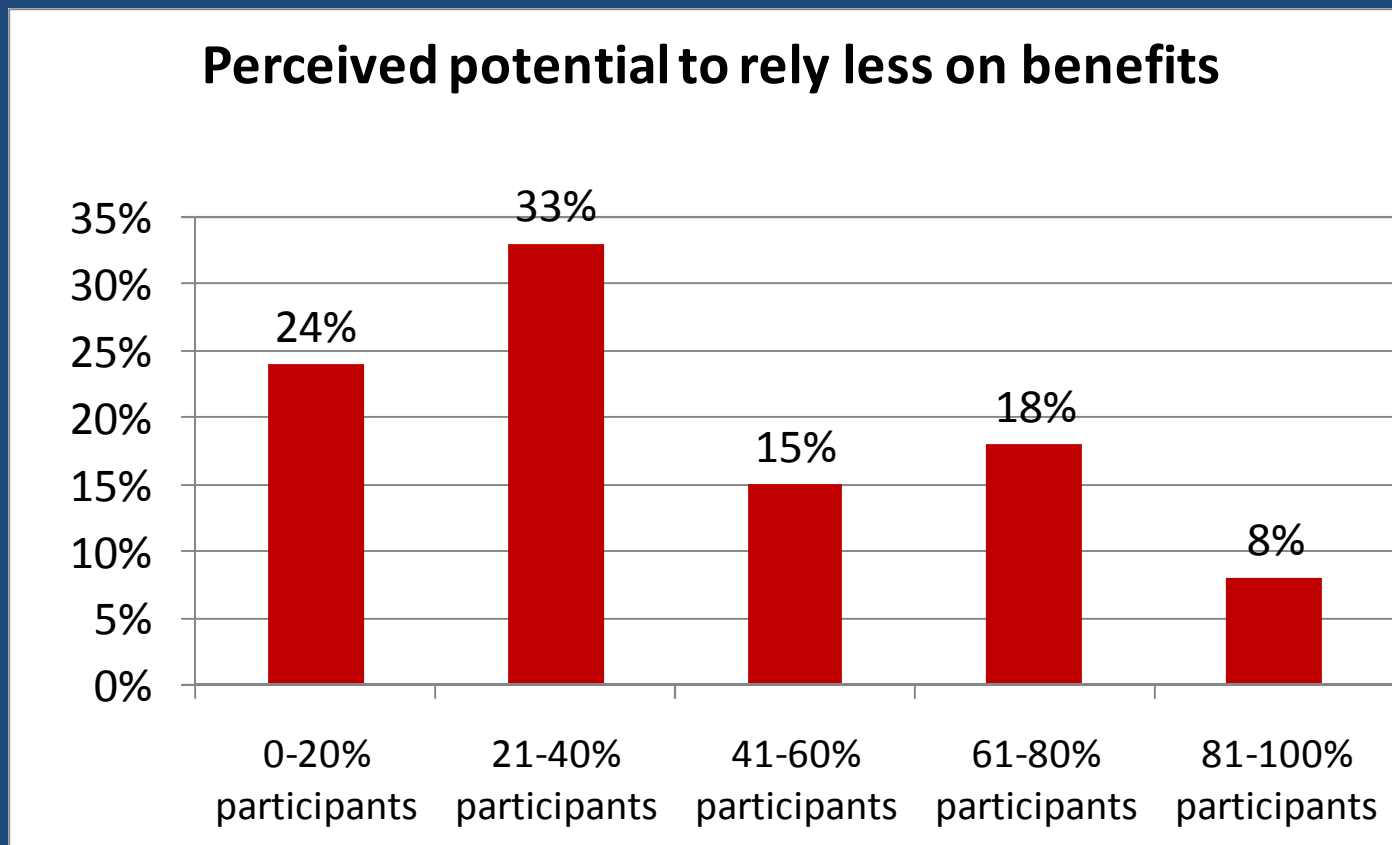
*“What fraction of the individuals that you serve **could have control** over their day-to-day finances?”*

Perceived potential to control finances



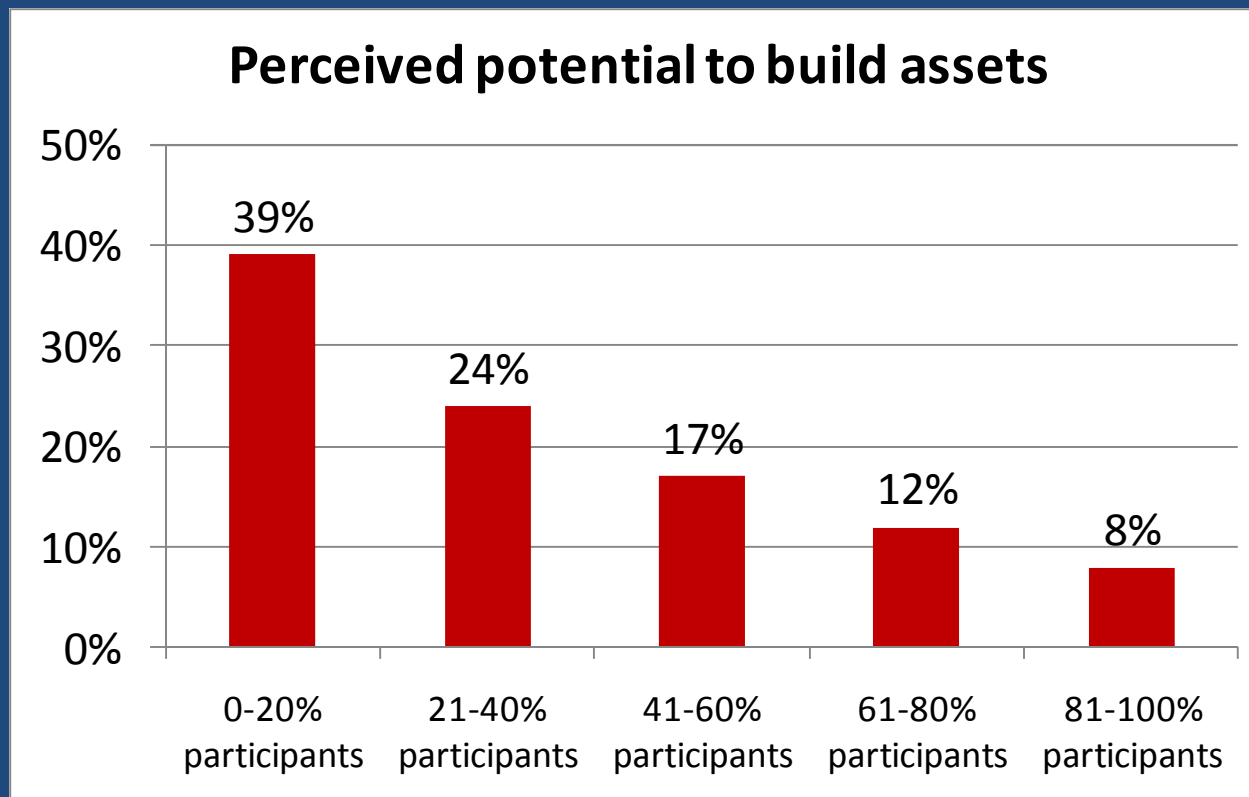
Economic Self-sufficiency survey

*“What fraction of the people served **could earn enough to rely less on public benefits?**”*



Economic Self-sufficiency survey

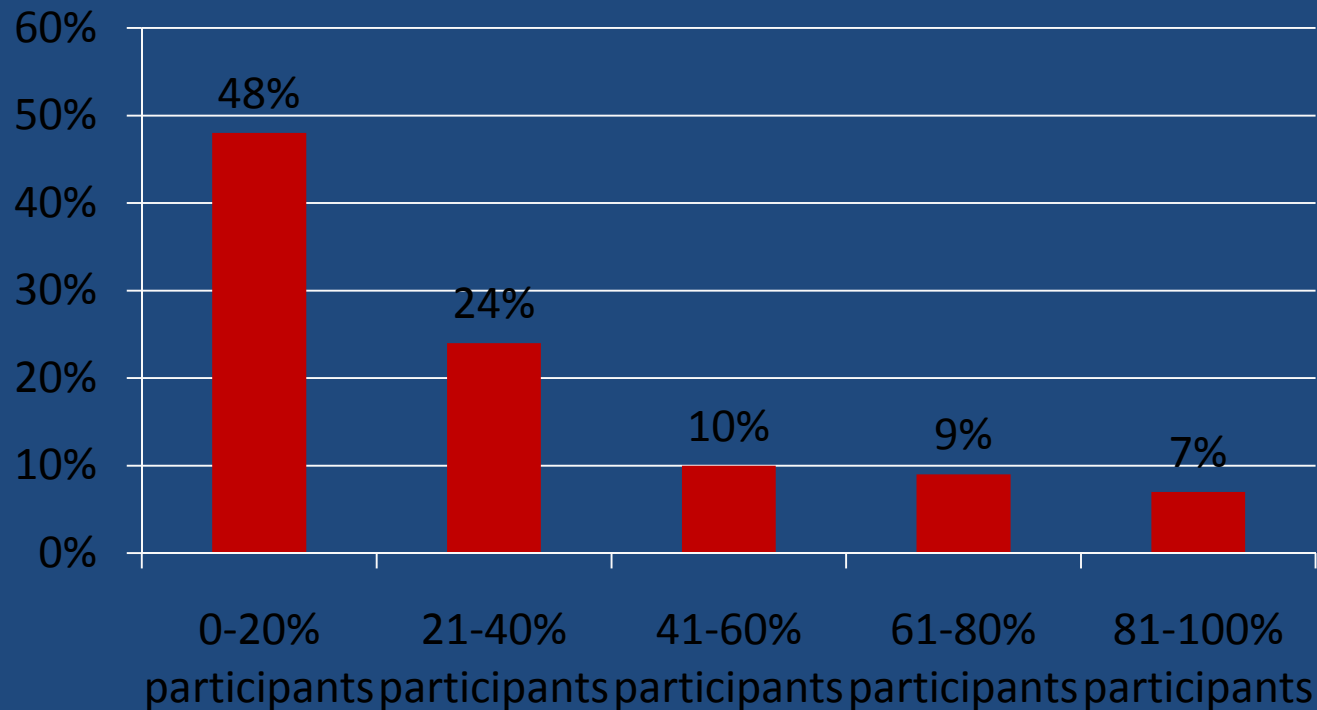
“What fraction of the people you serve *could earn enough money to save and build assets* (e.g., accumulate savings, buy a car, start a business, buy a home)?”



Economic Self-sufficiency survey

“What fraction of the individuals you serve *could earn enough to get off* of public benefits?”

Perceived potential to get off benefits



Economic Self-sufficiency survey

Providers indicated to have **significant knowledge** about:

- Financial education supports : **81%**
- Earned Income Tax Credit and tax preparation assistance: **67%**
- First-time home-buyer programs: **60%**
- Individual Development Accounts: **27%**
- Entrepreneurship opportunities: **27%**
- Asset development coalitions in my community: **27%**

Economic Self-sufficiency survey

Providers **agreed or strongly agreed** to the following:

- *It is important for our program and similar programs to provide information about economic self-sufficiency supports : **92%***
- *Currently, our program provides individuals with economic self-sufficiency supports : **46%***
- *With our current level of staff, training and capacity our program can provide economic self-sufficiency supports: **19%***
- *With training and technical assistance, our program can provide economic self-sufficiency supports: **69%***

Objectives of the Provider Guide

1. Demonstrate **why economic self-sufficiency** is essential to recovery and wellness
2. Improve the belief that **it is possible** for individuals to achieve greater levels of self-sufficiency for practitioners to help
3. Offer practitioners concrete **suggestions about the services** they can provide
4. Offer practitioner concrete **strategies, tools and curricula**

Provider Guide Outline

SECTION 1: What is economic self-sufficiency and why does it matter?

SECTION 2: What providers can do to promote economic self-sufficiency:

- Engage and assess the readiness of individuals to pursue ESS
- Develop their readiness
- Create an individualized plan of action
- Provide financial education
- Link and refer individuals to services in the community

SECTION 3: Strategies and tools to promote self-sufficiency

SECTION 4: Developing programs to promote self-sufficiency

What is Economic Self-Sufficiency?

*Economic self-sufficiency is a process in which individuals achieve **control** over their own financial lives and decisions, as well as **income** and **assets** sufficient to provide for themselves **without depending on public programs** to meet their **essential needs** and pursue their **personal goals**.*

Indicators of economic self-sufficiency

1. Having **control** over their money and financial decisions
2. Making **sufficient income** to support essential needs
3. Having **independence** from public programs
4. Having **sufficient assets** to maintain independence and pursue personal goals

SECTION 1:

What is economic self-sufficiency and why does it matter?

1. Economic self-sufficiency is essential to all **recovery components**
2. Economic self-sufficiency is key in achieving core **principles of psychiatric rehabilitation**
3. Poverty is an epidemic that causes disability, and challenges recovery and **all dimensions of wellness**

Economic self-sufficiency and the ten fundamental recovery components

- Hope
- Holistic
- Self-direction
- Empowerment
- Responsibility
- Individualized and person-centered care
- Strengths-based
- Non-linear
- Peer support

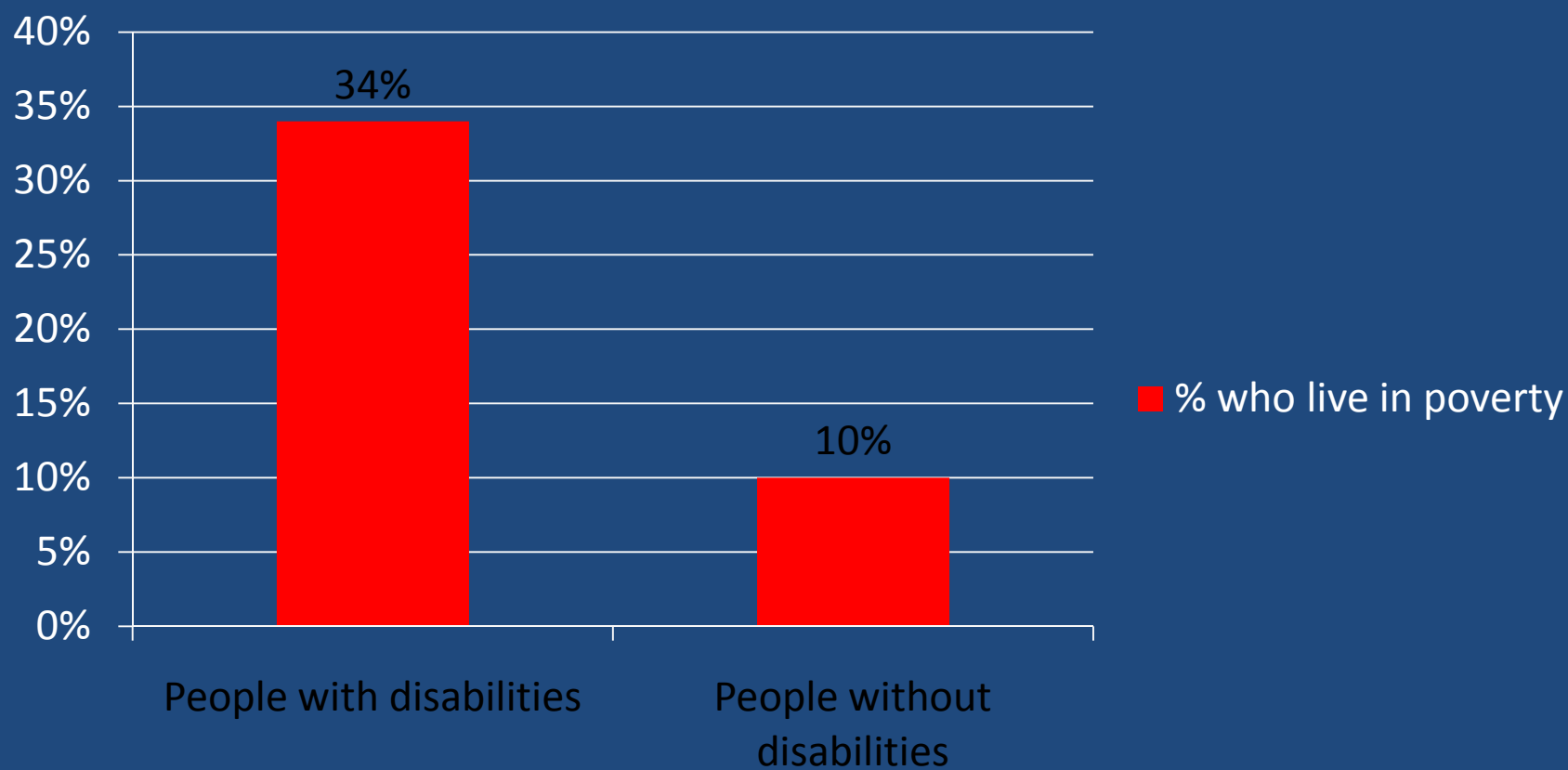
Source: SAMHSA (2006)

Economic self-sufficiency and psychiatric rehabilitation principles

- Community integration: establishing valued roles in the community
- Quality of life
- Empowerment: supporting the right to self-direct
- Hope and respect: belief that all can learn and grow

Source: USpra, (2009)

THE POVERTY TRAP: Poverty Among People *with* Disabilities in NYS



Socio-economic status of people with mental health disabilities in NYS

- More than 40% of people with a mental health disabilities live below poverty line
- Less than ½ of those who work have a full-time job, limiting income and ability to build assets
- Median annual income of people with mental disabilities: \$24,000 (compared to \$39,000 among people without disabilities)

Source: American Community Survey, 2007

How does poverty look like for people with psychiatric disabilities in NYS?



Like shanty towns in Lima, Peru?



Like homeless children in Mexico City?



Working children in Santo Domingo?



Like homeless people in NYC?

The impact of poverty on wellness

- **Physical wellness**

Poorer physical health of people with psychiatric disabilities:

- 25-year lower life expectancy than general population
- Higher prevalence of:
 - Cardiovascular disease
 - Pulmonary disease
 - Cancer



The impact of poverty on wellness



– Higher risk factors:

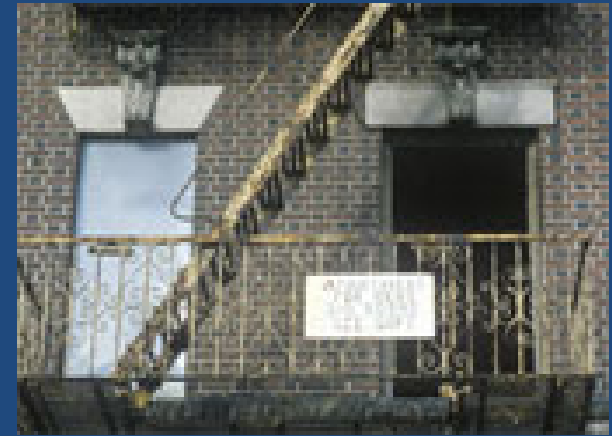
- Poor nutrition and obesity
- Smoking
- Lower access to preventive care
- Poorer quality of healthcare



The impact of poverty on wellness

Environmental wellness:

- Poorer housing and living conditions
- Less access to recreation and quality of life activities



Occupational wellness:

- Unemployment
- Lower educational attainment and earning capacity
- Poorer job conditions and benefits



The impact of poverty on mental health



The impact of poverty on mental health

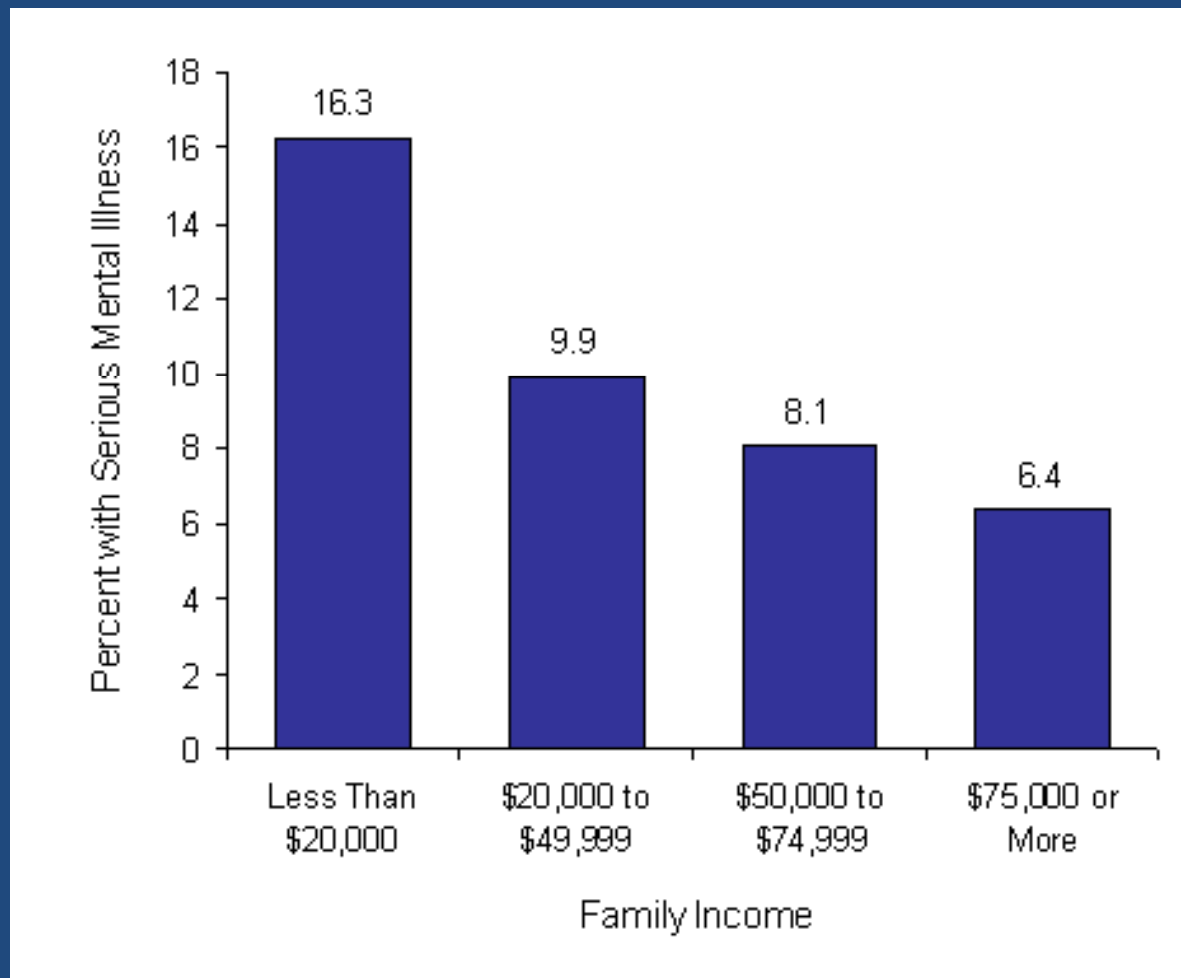
Mental health:

- People of lower income/socio-economic status are more likely to be impacted by psychiatric disability
- Communities of lower socio-economic status have higher prevalence of psychiatric disability



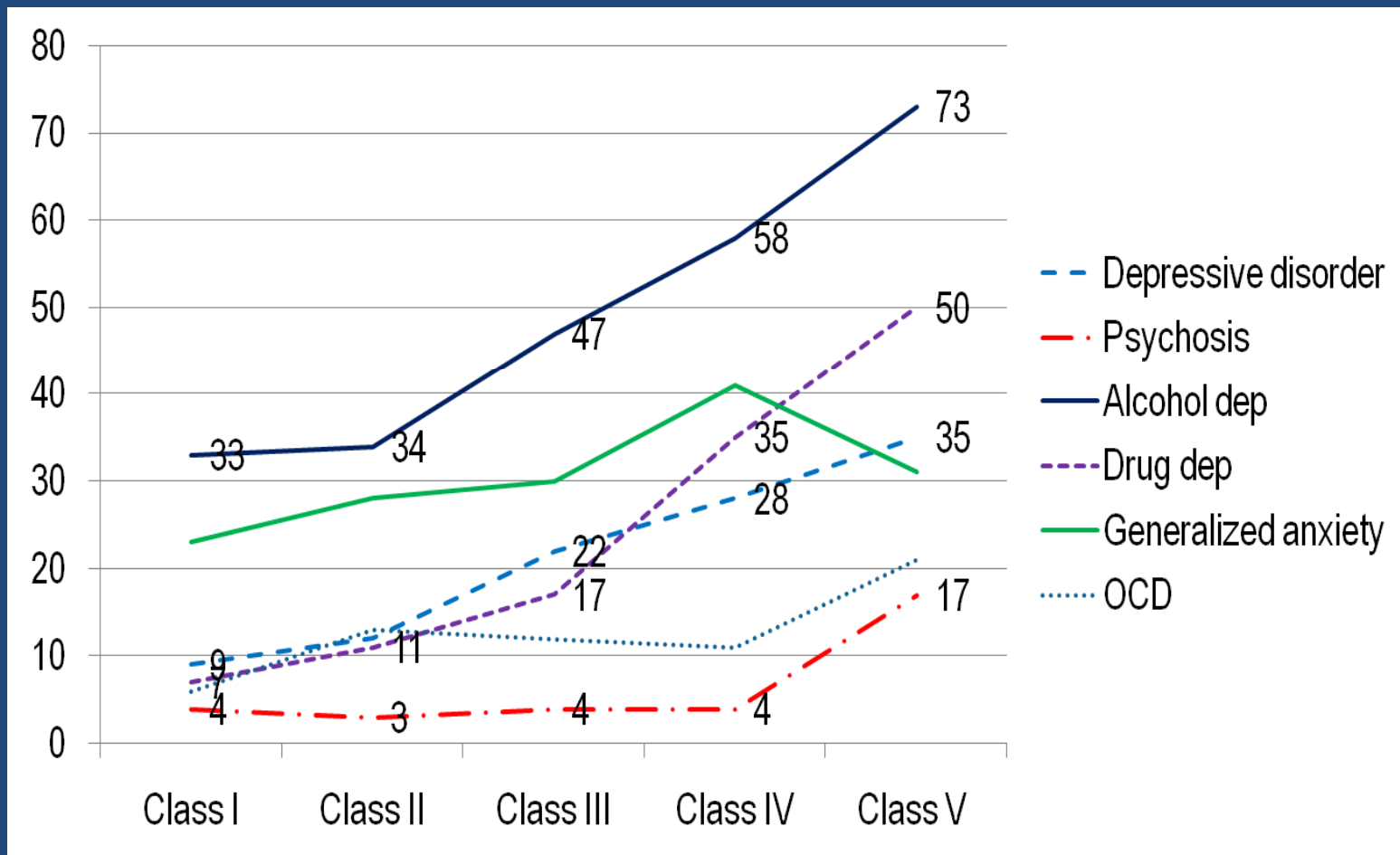
The impact of poverty on mental health

Mental Illness among Adults Aged 26 to 49 by Family Income



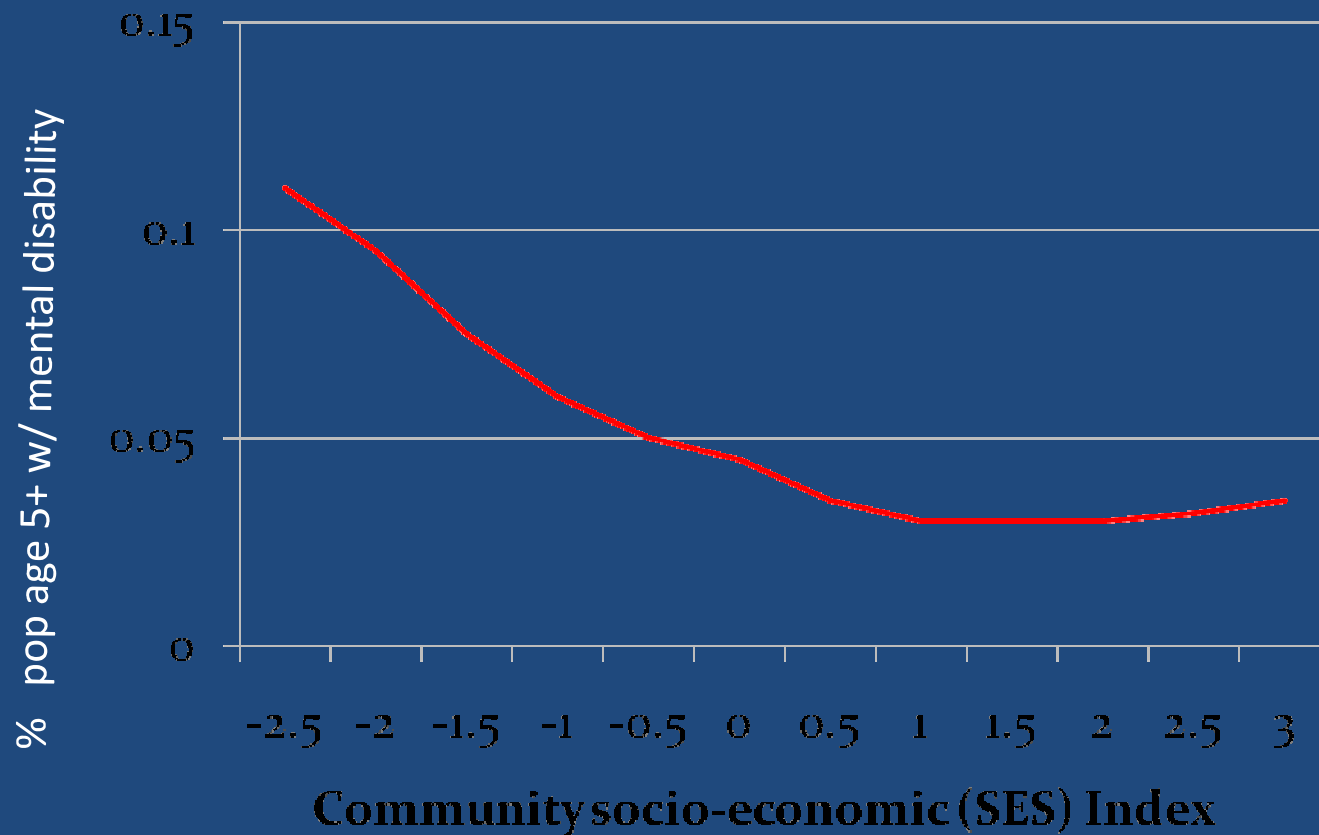
Source: SAMHSA, Office of Applied Studies, National Survey on Drug Use and Health, 2002.

The impact of poverty on mental health



Source: Murali & Oyebode, 2004

Socio-economic status and psychiatric disability: *The Massachusetts study (Hudson, 2005)*



Source: Hudson (2005)

Poverty causes psychiatric disability!

- Living in poverty makes it more likely to develop serious psychiatric problems
- Not having enough resources contributes stress, anxiety, and depression
- Poverty is a barrier to rehabilitation, recovery and wellness
- Preventing and overcoming poverty MUST be a job of mental health and rehabilitation programs!

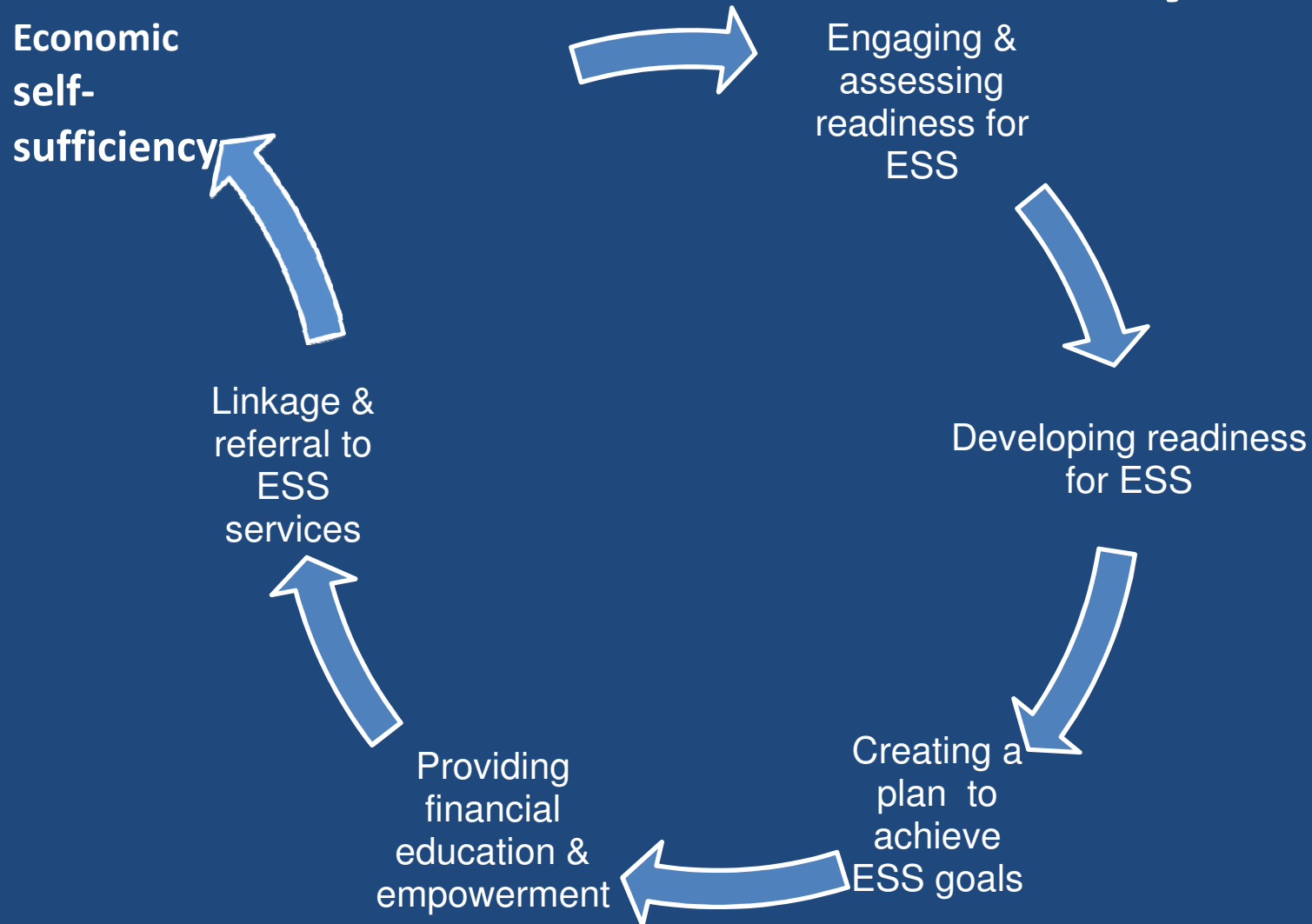


What can mental health providers do?



SECTION 2:

What providers can do to promote economic self-sufficiency



Engagement and readiness

How did I get ready for this?



Readiness Is...

- A state of preparedness for change
- Can be influenced in many ways
- Inclusive process that enhances a person's willingness to engage and participate in recovery facilitating activities
- Essential framework for identifying meaningful next steps in recovery planning

Assess Readiness To...

- Engage in the recovery process
- Explore past and current experiences and environments
- Consider future possibilities
- Choose to stay or go from current environment and role
- Create action steps that develop readiness

What Readiness Assessment is NOT

- NOT about labeling me as “ready” or “not ready” to work or improve my self-sufficiency
- NOT about screening me out or excluding me from vocational services
- NOT about my capacity to work or improve my economic self-sufficiency
- NOT about determining the achievability or realism of my goals

Readiness Indicators

- Need for Change
- Commitment to the Change
- Self awareness
- Environmental awareness
- Social connections

Engage and assess readiness to pursue economic self-sufficiency

Key areas to engage around and explore:

- To what extent does she/he see a need to improve her/his level of self-sufficiency?
- How committed is she/he to pursue economic self-sufficiency?
- How aware is she/he of her/his own economic goals and values?
- How aware is she/he of the community resources available?
- How willing is she/he to expand her/his network of supports/ social capital?

Develop readiness to pursue ESS

1. Review with participant what was discovered during engagement and readiness assessment
2. Does participant think that assessment fairly reflects how ready she/he feels?
3. Is the individual interested in participating in activities to develop their readiness? What is she/he willing to do?
4. Engage individual in activities to develop readiness

Developing readiness to pursue ESS

Need to improve ESS:

- Present information about the impact of poverty on mental health and wellness

Commitment to pursue ESS:

- Listen to/view stories of people who have achieved self-sufficiency

Developing My Sense of Need

- Avoid becoming the enforcer of external “pushes” for change. Instead offer to be a support in dealing with the people, timelines and requirements that may be involved.
- Discuss information about the impact of poverty on mental health and wellness
- Pay attention to the internal “tug”
 - Explore satisfaction and dissatisfaction with current economic situation/circumstances:
 - People
 - Resources
 - Places
 - Activities
 - Role(s)

Commitment to Change

- Create opportunities for people to express desires or “felt needs”
- Affirm and reinforce any self-expression, complaints or desire for change as positive energy and motivation towards readiness
- Arrange opportunities for people to meet and learn from peers who are working, saving, achieving their ESS goals
- Visualization exercises as well as short term opportunities to build confidence with working, saving improving financially

Developing Awareness

- Explore Self Awareness
 - Clarify and list personal values, e.g. honesty, trust
 - Build on any expressed interests
 - Write out preferences and methods of choosing
- Explore Alternative Work Environments
 - Identify Types
 - Describe Characteristics
 - Past, Present and Future

Provide financial education and empowerment

Lesson Plan 1: Basic Financial Education

Lesson Plan 2: Budgeting to Save

Lesson Plan 3: Filing Taxes

Lesson Plan 4: Dealing with Predatory Lending

Lesson Plan 5: Getting Help with Addictions and Financial Stressors

Lesson Plan 6: Benefits and Work Incentives

Lesson Plan 7: The Credit Tap

Lesson Plan 8: Clearing and Building Credit

Earned Income Tax Credit (EITC)

- Almost \$1 billion dollars go unclaimed every year in Earned Income Tax Credit
- Refundable credit
- **Requirements (2009):**
 - 25-65 years of age
 - File Taxes
 - Have earned income and meet income limits
 - Investment income less than \$3,100 in 2009
- Volunteer Information Tax Sites (VITA) sites

2009 Earned Income Tax Credit income requirements and benefits

Earned Income limits	Other eligibility	2009 Max. Tax Credit
\$43,379 (\$48,279 married filing jointly)	with 3 or more qualifying children	\$5,657
\$40,295 (\$45,295 married filing jointly)	with 2 qualifying children	\$5,028
\$35,463 (\$40,463)	with 1 qualifying child	\$3,043
\$13,440 (\$18,440)	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 retro-actively 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!)*

Linkage and referral to services

Earned Income Tax Credit and Free Tax preparation

Brooklyn Cooperative and Union Settlement FCU

<http://www.nycfnac.org/>

NYC Tax and Benefits Disability Coalition

nycdisabilitycoalition@gmail.com

C.A.S.H. Coalition of Rochester, NY

<http://www.empirejustice.org/>

Food Change ETIC Campaign

<http://www.foodchange.org>

United Way of Buffalo & Erie County

<http://www.uwbec.org/>

CA\$H Coalition of the Greater Capital Region

<http://www.cashgreatercapitalregion.org/>

Syracuse - You've Earned, Now Keep It

<http://www.unitedway-cny.org/>

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 Volunteer Income Tax Assistance Program(VITA) site:
<http://www.irs.gov/individuals/article/0,,id=107626,00.html>
- Call 1-800-829-1040 1-800-906-9887

Individual Development Accounts

Affordable housing Partnership of Albany County, Inc.

<http://ahphome.org/>

Alternatives Federal Credit Union

<http://www.alternatives.org/>

Belmont Shelter Corp.

<http://www.belmontshelter.org/>

Community Capital Resources

<http://www.ccrhv.org/>

NYANA

<http://www.nyana.org>

Syracuse Cooperative Federal Credit Union

<http://www.cooperatiefederal.org/>

The Local Development Corporation of East New York's (LDCENY)

<http://www.ldceny.org/index.asp>

Chautauqua Opportunities

<http://www.ldceny.org/index.asp>

Chinatown BOC (Business Outreach Center)

<http://cmpny.org>

Benefits Planning

City University of NY Research Foundation (CUNY)
www.jfkjr.institute.cuny.edu/programs/Bronx_WIPA.html
Serving the counties of—The Bronx

Research Foundation for Mental Hygiene
www.iclinc.net
Serving the counties of—New York and Richmond

Resource Center for Independent Living
www.rcil.com
Serving the counties of—Broome, Cayuga, Chenango, Chemung, Clinton, Cortland, Delaware, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Madison, Montgomery, Oneida, Onondaga, Oswego, Otsego, Schoharie, Rensselaer, Saratoga, Sullivan, Schenectady, St. Lawrence, Tioga, Tompkins, Warren, and Washington

Goodwill of Greater NW and Northern NJ, Inc.
www.goodwillny.org
Serving the counties of—Kings and Queens

Benefits Planning

Independent Living, Inc

www.myindependentliving.org

Serving the counties of—Albany, Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Ulster, and Westchester

Abilities Inc.

www.abilitiesinc.org

Serving the counties of—Nassau and Suffolk

Research Foundation for Mental Hygiene

www.omh.state.ny.us

Serving the counties of—New York and Richmond

Neighborhood Legal Services

www.nls.org

Serving the counties of—Allegany, Cattaraugus, Chautauqua, Erie, Genesee, Livingston, Monroe, Niagara, Ontario, Orleans, Schuyler, Seneca, Steuben, Wayne, Wyoming, and Yates

Developing programs to promote
economic self-sufficiency:
Suggestions

Developing ESS programs

Benefits:

- Support recovery and improve quality of life
- Reducing dependency and burden on programs
- Reducing costs of disability to society

Services:

- Financial education
- Financial services
- Micro-loans
- Individual Development Accounts

Funding options: Medicaid, State aid, and Ticket to Work

Funding options within PROS

Medicaid services under PROS

1. Community Rehabilitation and Support (CRS)
2. Intensive Rehabilitation (IR)
3. Ongoing Rehabilitation and Support (ORS)
4. Clinical Treatment

Funding options within PROS

Community Rehabilitation & Support (CRS) Services

- Pre-Admission Screening
- Engagement
- Assessment (Note: Health Assessment & Psychiatric Assessment fall under Clinical Services)
- Individualized Recovery Planning
- Basic Living Skills Training
- Benefits and Financial Management
- Community Living Exploration
- Crisis Intervention
- Information and Education Regarding Self-Help
- Structured Skill Development and Support
- Wellness Self-Management

PROS' BRAIDED-FUNDING OPTIONS FOR PROMOTING ECONOMIC SELF-SUFFICIENCY

	Clinical	IR	CRS	ORS	State Aid	Ticket to Work
Overcoming clinical barriers to ESS	X					X
Overcoming family barriers to ESS		X	X			X
Overcoming SA barriers to ESS		X	X			X
Engagement on ESS			X			X
Assessing readiness for ESS			X			X
Developing ESS readiness			X			X
Exploration and acquisition of ESS goals		X	X			X
Benefits management			X			X
Financial education and management			X			X
Referral to asset development/financial serv			X			X
Individualized job development & placement		X				
Job coaching					X	X
Peer support for employment and ESS					X	X
Maintaining employment, career advancement and ESS		X	X	X	X	X

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