Oklahoma Vocational Rehabilitation

- At Vocational Rehabilitation and Visual Services divisions, our goal is to help our customers find their choice of employment.
- To ensure that our customers get cool jobs with benefits.
- At the Oklahoma School for the Blind and the Oklahoma School for the Deaf, our goal is to provide a solid foundation for these future employees to work.

Vocational Rehabilitation 2011 DATA
- Employment Outcomes 2,290
- Average Yearly Earnings $19,254
- Average Cost of Services Per Client $9,625

A Little Bit About Oklahoma

- It is a rural state, it is the fourth highest cattle producing state in the country.
- In 2010 one out of every sixth person in Oklahoma lived in poverty.
  - Children had a 24.5 percent poverty rate
  - 7.2% lived in extreme poverty
- The 2009 statewide wage average for all occupations was $35,830.
- We knew that economic stability or asset development was not traditionally part of how vocational rehabilitation view their role. Yet we also knew that the poverty many of our clients experience impacted their ability to be successful.
What is Asset Development?

- Strictly speaking, assets are a stock of capital, including savings, financial securities, owning a business or property. Other less tangible forms of assets include educational achievement, job skills, training and access to credit.
- Welfare policy for the poor and people with disabilities has tended to focus nearly exclusively on income support.
- Sometimes even discouraging assets - Supplemental Society Income (SSI) - prevents an individual having more than $2000 in resources.
- 69% of people with disabilities did not have a checking account, and 50% did not have a savings account.
- Tax codes created the middle class - Asset Development programs are trying to help individuals leave poverty who don’t earn enough money to take advantage of the tax codes.

How We Viewed Poverty Matter

- Human and Social Capital in the community - Research on the resources available to individuals, communities and business. Social Capital, Intellectual Capital, well paying jobs, middle class flight
- Exploration - Research on the economic, political and social policies - Resource limits, globalization, taxation patterns, salary ratios, interest rate
- Realized All vantage points have validity and for our customers it was a combination of reasons.

How That Translates to VR

- In Oklahoma I realized we need to start considering:
  - The impact poverty has on customers
  - Poor credit scores
  - Attitudes about money
  - Misinformation and myths around public benefits
  - Knew jobs needed to be frame differently. That staff needed support in learning how financial issues are integrated into counseling and guidance.
How To Impact the Change?

• Knew the best way to impact the change was to form a unit that combined benefits planning and asset development.
• A unit that could provide consultation to both the VRCs and the customers.
• In 2008 formed a unit of six VRCs who provide benefits planning and asset development.

Creating the Unit

• The Benefits Planners received four weeks of training both on public benefits and on asset development.
• They all are certified WIPAs and have learned how to weave financial coaching into their services.
• Beyond public benefits they are knowledgeable on:
  - Asset building resources
  - Financial Literacy Curriculum
  - Financial coaching
  - Individual Development Accounts
  - How to blend resources
  - How to talk about money

Impact of Poverty

• Realization that many consumers on SSA benefits:
  - Lived with social exclusion – felt detached from the large society
  - Financial issues got in the way of keeping jobs
  - Did not believe they could be part of the financial mainstream
  - That benefit counseling alone was not going to put them on a pathway to economic stability...
Impact of Poverty cont.

- Added Financial Coaching that is a process that helps consumers achieve or be on the pathway to achieve financial stability.
- Financial Coaching:
  - Consumers learn to think about money differently
  - Learn to use benefits strategically to create and obtain independence
  - To make better financial decision making.

Asset/Financial Coaching Is:

- On-going program from application to closure
- Consumers or Consumers with counseling and guidance from their VRCs choose it
- Designed to change behavior(s) the consumer wants to change
- Helps the consumer talk about money, think about and plan for their expectations
- Places the consumer in control of taking responsibility.

Asset/Financial Coaching

- Oklahoma Rehabilitation partners with other community agencies to provide:
  - Financial education
  - Credit Repair
  - Asset building tools such as match saving accounts

Southeast TACE Region IV
050812 Webinar Handout
DRS Benefits Planners Role

- DRS Benefits Planners role:
  - Help the consumer assess what he or she wants concerning finances
  - Set Goals with the consumer: What do consumers want to achieve?
  - What are they willing to do to achieve that goal, in what time frame
  - To tie the financial goal back to the consumer’s employment plan

Impact of the Unit

Helped Counselors now include in vocational planning:
- How the customer defines economic independence
- The amount of money customers need to make to be economically stable
- How to use their public benefits strategically.
- When would it be okay to go off benefits.
- We have found customers are more invested in their plans when they feel in control of their money and benefits
- That they maintain employment when money issues are addressed.

Impact on Reimbursement

Oklahoma DRS SSA Reimbursement by Federal Fiscal Year

<table>
<thead>
<tr>
<th>YEAR</th>
<th>REVENUE</th>
<th>NUMBER OFF THE ROLLS</th>
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<tr>
<td>FY 2008</td>
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<td>FY 2009</td>
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<td>FY 2010</td>
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<tr>
<td>FY 2011</td>
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<tr>
<td>FY 2012 (MIDYEAR)</td>
<td>$1,154,944.63</td>
<td>91</td>
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Impact on Consumer

Background
- High School senior who has a new born child
- Step parent taking the young woman’s SSI payments
- Living situation was not healthy

Changes
Turned 18 lives independently with her baby
- due to the collective support form benefits planner, VRC and community agencies
- Benefits Planning helped the young woman understand that even if she loses her SSI, the job path she has chosen at Bass Hospital is what she needs to achieve her goals

Impact on Consumer cont.

Goals
- To be independent financially
- To break the cycle of government dependence she has always known
- To take control of her life (DRS and community agencies are providing support)
- To know how work affects her benefits and what work incentives to use
- How to start saving and planning for her future

The Future: How to Expand?

Looking at how to expand:
- The understanding of asset development or financial stability for individuals with disabilities both within the agency and with partners
- Different way to partner with CRPs so they think about financial stability
- What are the new partnerships we need to establish with the schools
- What additional information do we need to place on our website about financial stability, asset building resources and benefits planning
**The Future: OK's Telework Program**
- Last year RSA gave permission for telework funds to be used for any employment-related costs, not just home-based business.
- In our strategic plan, we state we want to use Assistive Technology and Self-Determination to attain transition goals.
- We are exploring creating IDAs (match savings accounts) for transition students using telework funds.
- Expected results:
  - Establishing a pathway to financial stability.
  - Establishes the habit of savings.
  - Establishes a good credit score.
  - Establishes a good relationship with a financial institution.
- We believe controlling your money results in increased self-esteem and Self-Determination.

**The Future**
- The poverty is not just a disability issue.
- We are considering how we build coalitions with other state and local entities to address this on a more global level.
  - Asset Building Summit amongst the partners and asset building community.
  - How can we partner with employers?
    - Need to start the conversation.
    - Consumers having direct deposit for savings.
    - What incentives can be built with the employer community.

**More About the Future**
- Asset Development, Benefits Planning, and financial stability has not traditionally been part of our services.
- Many of us do not feel comfortable talking about money.
- But times have changed:
  - The poverty rate among persons with disabilities is appalling.
  - The number of people with disabilities who live in social exclusion with lack of belief that it will change is unacceptable.
  - We need to address financial stability.
  - Many consumers desire to maintain employment or work above SGA is limited unless we can show them why they will be better off.
The Future: VR

- Public Vocational Rehabilitation is the largest entity that provides vocational services and the most flexible
- We used to think if we secured employment for the consumer we had done our job, we now know that for some consumers it might just be a portion of our job.
- Need to start having conversations:
  - What is our role
  - What services can augment what we provide
  - How can this expand our resources and capacity

Recap

- Having benefit planners on staff has:
  - Expanded all staff knowledge
  - Increased consumers willing to work more hours
  - Increased the number of consumers working above SGA
  - Increased our reimbursement rate
- Combining benefits planning will asset development:
  - Allow consumers who want to take more control
  - Help consumers be on a pathway to financial stability
  - Expand the community resource available
  - Expand out capacity as we create new partnerships

Comments & Questions
Thank You!

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CRCC Credit - (2.0)
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