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Financing With Finesse:

A Credit Union Project for

Persons With Disabilities

December, 2001

Manchester, NH

Project in CED

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1. Abstract

Persons with disabilities are overwhelmingly unemployed and under-employed. In fact, 68.9% of working age individuals with a severe disability are not employed, as compared to 15.6% of those with no disability (Table 1). The presence of a disability is associated with lower levels of income and an increased likelihood of being in poverty, with the proportion of persons falling into the below-poverty category being 12.2 percent among those with no disability as opposed to 24.3 percent among those with a severe disability (McNeil). Persons with disabilities are also more likely to be dependent on fixed income public support programs such as SSI or SSDI and TANF (and in fact constitute 50.6% of all individuals participating in means-tested assistance programs), which limit the amount of money an individual can accumulate, and have lower relative incomes than the general population (McNeil, 1997). Subsequently, persons with disabilities have difficulty generating significant saving or gaining access to credit and are often unable to provide the funds necessary for the day-to-day business of living including such things as a down payment on a dependable vehicle, the security deposit for an apartment, or money for school or training.

This project will work with the disability community of Manchester, NH, to examine the state of financial services used and needed by its members and evaluate the capacity of the local community to support an effort to outline and address the needs (phase one). If sufficient need and capacity is found to exist, work will proceed to establish partnerships with other community groups and businesses to produce the needed services, perhaps in conjunction with the Credit Union Pilot Demonstration Project of Project Dollars and

Sense, which is in the process of establishing an infrastructure to address similar problems in other communities (phase two).

2. Summary

This project will work with low-income persons with disabilities (typically recipients of SSI or SSDI) in the Manchester (NH) area. Because of the limited income provided by means-tested government programs, persons with disabilities in this population are typically able to achieve only limited financial self-sufficiency, and, in fact, have little or no access to affordable, accessible financial services and training. The goals of this project are to work with this population to have it identify and address its financial problems, and to encourage the formation of human capital in the community.

These goals will be accomplished by convening a grassroots group composed of members of the disability community and representatives of other community organizations and empowering them to identify and evaluate the feasibility of addressing the unmet financial needs of persons with physical disabilities in the city of Manchester. This will result in a work plan outlining what financial services are needed, as identified by the community participants themselves, and what resources in the community exist to address those needs (phase one). If it's determined to be feasible (phase two), the group will continue on and work to create a matrix of credit union products or services that "result in greater personal financial responsibility and financial self-reliance for individuals with disabilities and an increase in the reported ability of participants to overcome economic barriers". (Davies; 2001)

To date, the group, Financing With Finesse, has been convened and meets regularly, and has created a work plan outlining how to identify and address the financial services

needed; please see appendix A. Work Plan. The group has further decided to use the work plan as a basis for action to secure the needed services, an effort that will continue over the course of the next year.

In summary, the goals of organizing a grassroots community group and facilitating the production of a work plan for addressing its unmet financial needs in a twelve month timeframe has been successful. The original goal of also producing the services in the course of the same year has turned out to be too aggressive (it takes time to organize), but work on this will continue and, since enthusiasm is high and all signs are positive, hopefully be successful.

3. Community Profile

This project is directed at the population of persons with physical disabilities (persons experiencing mental health issues are prone to require services outside the scope of this project) in the Manchester, NH, area who are very low-income, typically recipients of Social Security SSI and SSDI programs. According to a recent (April 2000) SSI and SSDI census, there are 847 persons with physical disabilities receiving SSI or SSDI in the city of Manchester.

4. Background

We have brought together a group of people from the community to work on solving financial problems facing persons with disabilities. The group is varied and consists of consumers and representatives of a variety of community based organizations from the Manchester area. Two implicit goals of the project are to empower persons with disabilities to recognize and address the problems facing them by educating them, involving them in the process, and having them actively work on the solution (increasing human capital), and to involve other community groups in the process to foster the development of relationships between them and folks with disabilities (mainstreaming).

My role in the group was initially one of a community organizer (bringing people to the table), developing into one of a facilitator.

Here is some background on the individuals and organizations involved.

About the Author

I have volunteered in various capacities for many years, working on issues concerning people with disabilities: as a member of The Governor's Task Force on Employment and Economic Opportunity; as a board member and chairperson of Easter Seals of New Hampshire and its Special Transit Services; as a member and chairperson of the State Rehabilitation Committee for the Bureau of Vocational Rehabilitation; and most recently as the chairperson for the Consumer Advisory Group of Project Dollars and Sense. It was in that capacity I learned of the Credit Union Pilot Demonstration Project in Portsmouth, NH, so doing a similar project in Manchester seemed a natural extension.

About Project Dollars and Sense

(From the web site: <http://www.dollarsense.org>)

Removing Financial Barriers to Employment for People with Disabilities

In March 1998, President Clinton signed an Executive Order directing the federal government to remove all barriers to employment for people with disabilities. As part of that directive, the Social Security Administration issued competitive grants to several states, including New Hampshire to develop policies and strategies to remove work disincentives and other barriers to employment for SSA/SSI recipients. In New Hampshire this project is called Dollars and Sense.

Our Mission Statement

To design, implement and evaluate interagency infrastructure process that integrates employment, public assistance, and acute and long-term health care programs in a way that increases the employment and self-sufficiency of

individuals who receive Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) in the State of New Hampshire.

Credit Union Pilot Demonstration Project (Project Dollars and Sense)

Innovations in the field of Community Economic Development have demonstrated promise for the practice of development banking and micro-finance for groups disenfranchised from the financial mainstream as a means to alleviate poverty and system dependency. These models include the use of financial education and support, personal banking services, micro-loans (typically \$500), and Individual Development Accounts that create the opportunity for individuals to have access to capital and thereby greater control over their personal economic destinies for themselves and their families. (Davies; 2001)

Community Groups Actively Involved in the Project

Manchester Regional Action Committee

Lauri DeMayo, the chairperson for the Manchester RAC, is also the chairperson for the project, and came up with our imaginative name, “Financing with Finesse”.

GSIL Peer Support Group

Dean Davis is the chairperson for the Peer Support Group, and is also a board member of Granite State Independent Living.

Consumers

Peter Giovagnoli (also a board member of Granite State Independent Living), Janet Lucier, and Mary Giordano.

The Alliance for Community Support - Forrest Wheelock

The NAACP – Ikomi Ngongi and Barbara (Babs) Kothe

Catholic Charities – Fr. Bernie Campbell

A Way to Better Living – John O'Malley

Vocational Rehabilitation – Jean Hillier

Manchester Neighborhood Housing Services - Brenda Lett

Social Security - Herb Salls

Manchester Community Resource Center - Crystal Landry

Groups Invited but Not Involved in the Project

The Governor's Commission on Disability; the Community Outreach Partnership Center (COPC); Manchester City Hall, Planning & Community Development Office; The Mayor's Office; New Hampshire College; Southern New Hampshire Services; St. Anne's Parish; Adult Disabled & Elderly; The Parent Information Center; The Latin American Center; The International Institute; NH Minority Health Coalition; Disabled American Veterans; The Voluntary Action Center; and Granite State Independent Living.

5. Problem Statement

Many people with disabilities are traditionally “un-served” or “under-served” by mainstream financial institutions. Unless access to the appropriate products and services can be provided, the ability of persons with disabilities to be financially self-reliant and empowered will continue to be limited. Persons with disabilities are also typically disenfranchised and isolated. Unless they can come together and speak with one voice, their needs will continue to be ignored.

This project is directed at the population of persons with physical disabilities (persons experiencing mental health issues are prone to require services outside the scope of this project) in the Manchester, NH, area who are very low-income, typically recipients of Social Security SSI and SSDI programs. According to a recent (April 2000) SSI and SSDI census, there are 847 persons with physical disabilities receiving SSI or SSDI in the city of Manchester.

This project believes that coordinating and enhancing existing services to be more accessible and user friendly to populations with special needs will address most of the difficulties facing low-income persons with disabilities. The project does not anticipate having the human capacity or money to build the necessary infrastructure from scratch. We also believe that bringing persons with disabilities together and empowering them to identify and solve their own problems will result in the development of badly needed human capital in the disability community.

6. Goal Statement

The goal of this project is to organize a grassroots group composed of members of the local disability community and other community organizations and empower them to identify and evaluate the feasibility of addressing the unmet financial needs of persons with physical disabilities in the city of Manchester. This will result in a work plan outlining what financial services are needed, as identified by the community participants themselves, and what resources in the community exist to address those needs (phase one). If it's determined to be feasible (phase two), the group will continue on and work to create a matrix of credit union products or services that "result in greater personal financial responsibility and financial self-reliance for individuals with disabilities and an increase in the reported ability of participants to overcome economic barriers". (Davies; 2001)

Currently, there is no organization existing specifically to aid persons with disabilities with the very real financial problems they face. Low-income persons with disabilities often have little experience with financial matters or basic financial concepts, have difficulty generating significant saving or gaining access to credit, and are often unable to provide the funds necessary for the day-to-day business of living including such things as a down payment on a dependable vehicle, the security deposit for an apartment, or money for school or training. As a result of conducting focus group sessions with two disability groups in Manchester, NH, (see appendix B. Focus Group Questions and Results), the following financial problem areas were identified as being especially important:

- No access to credit

- Poor financial management
- Basic inability to save
- Need for basic financial training

Ideally, at the end of the first phase of the project there will exist a group of persons with disabilities and others who, through participation and training, better understand and can better deal with the complicated financial realities of modern life. This group will produce a work plan outlining what financial services are needed, as identified by the community participants themselves, and what resources in the community exist to address those needs. If sufficient need and capacity are found to exist, phase two of the project will implement the strategy outlined in the work plan and create a matrix of credit union products or services to address those needs.

7. Objectives

The first objective of the project is to convene a grassroots group of persons with disabilities and representatives from community organizations and facilitate an effort to produce a work plan outlining the demand for financial products in the consumer population and evaluating the infrastructure capacity and support for developing sustainable solutions for same in the city of Manchester. The work plan (see appendix A. Work Plan) is similar to a project plan, and outlines the steps necessary to achieve the goals decided on by the group by listing the goals, objectives, activities, and budget required.

If the group determines it to be feasible, additionally (Davies; 2001):

Provide all enrolled participants with the following services:

1. Financial education and benefits planning (minimum of 6 two hour financial education sessions and personal benefits planning services shall be offered).
2. Credit union membership services. This includes convenience services, such as online banking, EBT's, etc.

And, for those participants who meet additional eligibility requirements, provide the following products and services:

1. Loans: Loan eligibility is subject to the credit rating required of members.
2. Individual Development Accounts: IDA eligibility is limited to the fund policy determined by the credit union and funders. For example, participants must meet specific savings deposit; save only toward those items authorized by funders; attend financial literacy workshops, etc.

3. Other services: As identified by Steering Committee participants

Activities

The following is a list of the activities of the project and the results to date. For an overview of activities and results, please see chapter 13. Timeline.

1. Conduct focus groups in Manchester (NH) composed of persons with physical disabilities concerning the following topics: savings products - for independence building items; loan products for cars, housing, assistive technology, business, etc.; financial advising, debt counseling, strategies for fulfilling financial goals; fiscal intermediary services - personal support dollars, and IDA's.
 - Survey group and conduct focus groups to determine the potential market demand for financial products and services that may be desirable among beneficiaries (i.e.: loans, banking programs, etc.)
 - Present and disseminate results of survey and focus group materials specific to demand for financial services as part of work plan.

Result

The focus group sessions produced a list of problem areas to concentrate on, specifically: accessible, affordable financial services; basic financial training; benefits counseling; and low-interest loans and IDA's. Please see appendix B.

Focus Group Questions and Results.

2. Convene a steering committee in Manchester composed of stakeholders: consumers; peer support centers; Granite State Independent Living; financial and

benefits training organizations; and credit unions. Recruit community leaders and organizations to participate in the initiative.

Result

A list of over 30 community organizations and individuals was compiled.

Meetings are actively attended by roughly a dozen individuals representing eight to ten community organizations; please see the section on Community Groups

Actively Involved in the Project in chapter 4. Background, and appendix D.

Meeting Minutes.

3. Produce a work plan listing the goals, objectives, activities, and budget required, outlining the demand for financial services, and identifying the support services available to implement a credit union project to serve individuals with physical disabilities.
 - Articulate expected outcomes, values and principles of credit union initiative
 - Complete an implementation plan to identify barriers
 - Model various options for initiative
 - Identify partners, and organizational and system flow
 - Develop operational budget for capacity building and infrastructure within banking community, private industry and non-profit sector as appropriate
 - Identify an organization to handle enrollment and coordinate training activities of participants. Tasks: recruit, enroll, central point to call, ongoing liaison service
 - Identify an organization to do ongoing benefits planning/counseling and advice

- Identify an organization to handle financial education seminars

Result

The work plan has been produced. Other tasks are ongoing and scheduled for phase 2. Please see appendix A. Work Plan.

4. Obtain Internal Review Board (IRB) approval from the Social Security Administration, from the New Hampshire Division of Behavioral Health, and from the University of New Hampshire

Result

This is ongoing and scheduled for phase 2. Please see appendix A. Work Plan.

5. Establish Memoranda of Understanding (MOU) between the project and the credit union (for banking services); peer support program(s) (for peer benefits counseling); and the financial training organization (for credit counseling)

- Design peer benefits counseling curriculum
- Enlist peer benefits counselors
- Design credit counseling curriculum

Result

This is ongoing and scheduled for phase 2. Please see appendix A. Work Plan.

6. Develop an Individual Development Account (IDA) demonstration
 - Develop subcommittee, reach consensus on expected outcomes, values and principles and identify barriers
 - Identify areas of priority for Individual Development Accounts
 - Develop mechanisms for model and infrastructure for organizational flow, project partners and target group

- Develop match money and operational budget for IDA initiative
- Develop financial literacy curriculum

Result

This is ongoing and scheduled for phase 2. Please see appendix A. Work Plan.

7. Obtain releases and begin first enrollments in the Manchester Union study

Result

This is scheduled for phase 2. Please see appendix A. Work Plan.

Input Indicators

Phase One:

- Project Dollars and Sense staff time
- 6 to 8 hours per week of my time
- Consumer (persons with disabilities on SSI or SSDI) input and volunteer time
- Community organizations participation
- Budget (for meeting place, refreshments, trainings, core services, etc.)
- Transportation services for volunteers (if practical)
- Disability organizations representation

Phase Two:

- Work plan
- Community commitment

Output Indicators

Phase One:

- Number of community members and community organizations participating in the project
- Focus group results
- Survey results
- Attendance at Steering Committee meetings; meeting minutes
- A work plan, including a budget for the credit union pilot project, which identifies and outlines the financial services needed by the community

Phase Two:

- Partnerships and MOU's with organizations to provide the required financial services, training, and counseling
- Number of people enrolled in financial services
- Number of financial services created
- Amount of financial services used
- Participant satisfaction with financial services and level of financial independence
- Existence of a sustainable organization addressing the financial needs of the disability community and other disadvantaged populations

8. Monitoring

Monitoring the first phase of the project, convening the group and producing a work plan, is fairly straightforward: the record of participation (the minutes) and the eventual existence of a work plan.

Monitoring the second phase, the establishment of financial services, will be done in the following way:

Credit Union Participant Surveys:

Participants will respond to their first Credit Union Participant Survey at the time of enrollment and on a quarterly basis thereafter.

Participant Attendance Records at Financial Workshops:

Attendance records will be collected for the purpose of verifying the frequency of use of financial education seminars by enrolled participants.

Participant Loan & IDA applications:

Copies of IDA Applications and loan requests will be obtained when applicable.

Monitoring Credit Union Services:

Data will be collected to evaluate the credit union member process, including:

- The kinds and frequency of products and services used by participants.

- The extent to which products/services accessed by participants were used to address financial needs.
- The level of participant reported satisfaction with the products and services offered by the credit union project.
- The extent to which cooperative agreements meet the economic needs of participants and the needs of the partner organizations (i.e.: participants; credit union(s); peer support/self help organizations; extension educators; funders).

9. Evaluation

The major outputs achieved include significant attendance and involvement by community members and community organizations at the meetings (as reflected in the minutes; see appendix D. Meeting Minutes). Also, the financial services required by low-income individuals with disabilities in the community have been identified and outlined (see appendix C. Core Financial Services).

Major outputs partially achieved are identifying and establishing partnerships with organizations to provide the required financial services, training, and counseling. Members of the group have been assigned responsibility to research and report back to the group community organizations that are likely partners in the areas identified. Also, the production of the work plan is well underway.

Major outputs for which no tasks have been initiated are the phase two outputs: the establishment of financial products; the establishment of the necessary MOU's; and the development of IDA's.

Stakeholder Analysis

The following were submitted by members of the group when asked how they thought the effort was going. They represent community organizations, governmental organizations, and consumers in the community we are trying to serve.

Dan Reidy

1. Who are you? Dan Reidy
2. What organization do you represent, if any? (And a few words on what they do.) UNH Cooperative Extension...outreach arm of the University of NH...based in each county...to provide easier access to the public for research based information
3. Why are you involved? Perhaps the opportunity to provide basic money management and nutrition education to a new audience
4. How do you think the effort is going? It seems to be going very well...group is highly organized...appears to have a plan
 1. Do you like the way it's going? I am not convinced that the group needs to be it's own non-profit...my experience is that funders like to fund a good endeavor...and sometimes will (at least) strongly encourage two non-profits to fold into one...funders oftener feel it is a better use of resource dollars...lowering admin costs...also, I am very concerned with linking up with other non profits who's mission is different
 2. Do you support the effort? I strongly support providing the education to this group that recognizes their own money management needs.
 3. Has participating in the effort helped you in any way? What have you learned? I have only attended one meeting...haven't been able to find the time for more meetings...the will of this group to succeed is strong

Lauri DeMayo

I am Lauri DeMayo. I am the coordinator for the Manchester Regional Action Committee. This is a group of people with various disabilities who educate and enforce the Americans with Disabilities (ADA) Title III to places of public accommodations in the community.

I believe the disabled community is the most under-valued, under-educated, and under-utilized population in the world and this needs to change. Financing with Finesse can help people with disabilities break out of their economic status - poverty - by educating them on financial matters and offering services which compliment their goals in life.

Financing with Finesse has been working over the past five months to create a plan to achieve this goal and sustain the plan. It has been well thought out, getting opinions from several different agencies and all walks of life. I have enjoyed learning about the financial issues of different populations and communities, and just being a part of the planning process.

I think the group is very organized and staying on focus, but is just running a little behind schedule (the attendance in the summer months was low). I am very optimistic about the success of the plan, but, like so many ideas, its success is dependent on the bottom line - money.

Herb Salls

1. Who are you?
Salls, Herb.
2. What organization do you represent, if any? (And a few words on what they do.)
Social Security Admin Field Office, paying and administering monthly benefits.
3. Why are you involved?
SSA has a very important role to play in the everyday lives of the 38,000 people we serve in our area. I give advice, educate and render opinions.
4. How do you think the effort is going?
Very well, I think. This model looks to be able to produce favorable results in other cities as well. Destined to be cloned.
 - a. Do you like the way it's going?
 - b. Do you support the effort?
Yes, very much so.
 - c. Has participating in the effort helped you in any way? What have you learned?
Wish I could participate more. However, I see part of my job as ensuring that disabled people (my customers) are prepared for the journey back to the work environment. Financial preparation is simply part of the whole. Education and support are vital to success.

Jean Hillier

1. Who are you?
Supervisor of the Manchester Vocational Rehabilitation Office
2. What organization do you represent, if any? (And a few words on what they do.)
3. Why are you involved?
People with few resources are denied access to low interest loans that might help them advance to a more independent level. As a person who works with many folks who have few resources my interest in getting involved was to help develop an additional resource for individuals who need access loans so they can move forward in a productive way with their lives.
4. How do you think the effort is going?
It seemed to me to be moving slowly. A balance of getting people on board with process like the one you

developed is important. That also needs to be balanced with peoples need to see progress and forward movement.

a) Do you like the way it's going?

As I have been absent for while I can not answer that question.

b) Do you support the effort?

Yes, very much. I hope that this effort results in a very strong group that will develop into an important resource for many people.

c) Has participating in the effort helped you in any way? What have you learned?

Again I've missed so much it is hard to answer this question.

SWOT Analysis

Strengths:

- Leverages existing Project Dollars and Sense efforts
- Addresses obvious needs: financial services, and community and human development
- Encourages community involvement on many levels

Weaknesses:

- IDA funds may be difficult to secure
- Time limitations: weekly (6 to 8 hours may not be enough); in total (first enrollments scheduled for January 2002)

Opportunities:

- To develop a sustainable CED program
- Educate financial community about willingness and ability of people with disabilities to be financially active

Threats:

- Social Security Administration may not fund Credit Union projects as part of the State Partnership Initiative; the project could be canceled
- Participation of disability community, peer support groups, or other partners may not materialize

10. Recommendations

I originally proposed a project to develop a training program for personal care attendant (PCA) services (see appendix E. PCA Project) for which I had a great deal of enthusiasm and personal interest, but for which I found little support from the facility or from Project Dollars and Sense (the project was deemed to be too ambitious). I was persuaded by facility members (one in particular) and by members of Project Dollars and Sense to work collaboratively with them to establish a Center for Economic and Employment Opportunity for persons with disabilities (see appendix G. Center for Economic and Employment Opportunity). This project was abandoned when the community members and community organizations invited to a kick-off meeting failed to understand or support the concept being proposed, mostly because they were more occupied and concerned with the low-level, concrete financial problems faced by persons with disabilities on a daily basis.

With this information in hand, my third project proposal was tailored to address real, every-day financial problems faced by persons with disabilities and still afford me the benefit of working closely with the professionals of Project Dollars and Sense.

But change is constant. As the project developed I realized the stated goal of “establishing credit union services” to solve financial needs of persons with disabilities suffered from misplaced emphasis. The real goal of the project, which became clear as it developed, was to “empower people with disabilities in the community to identify,

research, and address” the financial problems facing them. In other words, I shouldn’t be solving a problem for them, I should be helping them solve a problem for themselves.

I found two examples (lessons) helpful in allowing me to make the shift. The first, presented in Introduction to CED, was when M. Sanyika stated, “But something you have to understand: ALL community economic development is the development of human capital”. The second, somewhat less theoretical, is a saying commonly associated with the independent living movement (for persons with disabilities) I first heard used by Larry Robinson of GSIL, to wit, “Nothing about us without us”.

My ability to complete the project would have been improved if I had settled on the third incarnation of the project sooner. I believe the project will ultimately be successful, thanks largely to the way the support and advice given me by the professionals of Project Dollars and Sense augmented my academic experience, but the extra time might have allowed me to at least begin implementing the financial services part of the project before having to present my report. Secondly, although grass-root consumer support and participation is quite strong, I feel disappointed that so many community organizations have declined to get involved. Of the thirty-two individuals invited to attend and the roughly two-dozen community organizations they represent, regular attendance at the meetings consists of fewer than 10 people representing five or six organizations (although it is getting better). Although the mailing list for the meeting minutes is extensive, and the prospect of increased participation is still a possibility, if community organization participation had been greater, more and higher quality work would have been done to

date and the future prospects going forward would be sunnier. (Still, incremental progress continues to be made, so perhaps I am being unduly pessimistic.)

On a more positive note, the unexpectedly high level of commitment and support the grass-roots community members have given has allowed the project to continue in spite of marginal support from organizations. Lauri hosts the meetings, brings copies of the agenda, and supplies refreshments. Mary has reserved meeting rooms at CMC, allowing us to meet comfortable over the course of a hot summer. Every time progress slows down or a disagreement threatens to dissolve our fragile unity, Dean or one of the others offers a suggestion or a different viewpoint of what is right and allows us to see past the temporary sticking point and focus on our ultimate goal: making it possible for disadvantaged persons with disabilities to help themselves. The participation and contributions of these folks has been an unexpected source of strength on the project.

One concrete bit of advice I can offer (which would have made this project much easier) is to settle on a project as early as possible (unlike me! :-)) and carry its execution through as many class exercises as possible. For example, use the Fundraising class to write a grant or fundraising proposal that you actually use on your project and the Business Development class to develop a business plan and budget for your project. This reduces much duplication of work and results in a better, more polished project plan and increases the probability of having the project be successful.

11. Research

The topics researched include:

Consumers

The number of SSI/SSDI recipients in Manchester and their level of financial need was determined, for purposes of estimating demand, by examining government web sites and census information (see chapter 16. Annotated Bibliography).

Services Needed

The services, basic financial training, benefits counseling, affordable financial services, needed by folks with disabilities was determined using focus groups and surveys of folks with disabilities in the Manchester area, together with work previously done by Project Dollars and Sense in their Portsmouth Credit Union Project.

Services Available

The services available in the Manchester area were determined by visiting local banks and credit unions, gathering descriptions of the services they provide, and comparing these with the services needed.

Community Participation

Much research was done determining community and disability organizations to invite to participate in the project. Networking with known community leaders and research on the Internet (see the web site <http://www.info-bridge.com/>, maintained by the Manchester

Community Resource Center) yielded a list of 32 individuals representing over 20 community organizations.

12. Budget

Phase One

The budget for phase one of the project is minimal and consists of the following:

1. Meeting place

Donated by Catholic Medical Center (by arrangement of Mary Giordano) and the Courtyard Apartments

2. Supplies

a. Easel and newsprint

Donated by the Alliance for Community Support

b. Printed agendas and minutes

Donated by Lauri DeMayo

c. Equipment for disseminating agendas and minutes

Home computer use donated by Ray Giroux

3. Refreshments - \$10 per meeting

Provided by Lauri and Mary and expensed to Project Dollars and Sense

Phase Two

A detailed budget for the implementation of the credit union project is included in the attached work plan (please see appendix A. Work Plan).

13. Timeline

The timelines for the project are as follows:

Original

The following is the timeline as originally proposed:

1. Observe Portsmouth Credit Union Initiative: February 2001 and ongoing
2. Report status to Advisory group: February 2001 and ongoing (bi-monthly)
3. Identify participants for Manchester focus group: March thru May 2001
4. Conduct focus group survey of financial topics: May 2001
5. Recruit membership for steering committee: May 2001, and ongoing
6. Secure steering committee meeting place: June 2001
7. Convene steering committee meetings: June 2001, and semi-monthly
8. Produce work plan: September 2001
9. Develop IDA subcommittee: September 2001
10. Develop IDA budget: October 2001
11. IRB approval: October 2001
12. Identify partners and develop IDA match money: November 2001
13. MOU's in place: December 2001
14. First enrollments in the Manchester Credit Union study: January 2002

Actual/Revised

The following items have been done or revised in the timeline:

1. Observe Portsmouth Credit Union Initiative: February 2001 and ongoing - **Done**

2. Report status to Advisory group: February 2001 and ongoing (bi-monthly) - **Done**
3. Identify participants for Manchester focus group: March thru May 2001 - **Done**
4. Conduct focus group survey of financial topics: May 2001 - **Done**
5. Recruit membership for steering committee: May 2001 - **Done**
6. Secure steering committee meeting place: June 2001 - **Done**
7. Convene steering committee meetings: June 2001, and semi-monthly - **Done**
8. Produce work plan: November 2001 - **Done**
9. Develop IDA subcommittee: November 2001 - **Ongoing**
10. Develop IDA budget: January 2002
11. IRB approval: January 2002
12. Identify partners and develop IDA match money: February 2002
13. MOU's in place: March 2002
14. First enrollments in the Manchester Credit Union study: April 2002

14. Communications Technology

Email was used extensively and to good effect in locating and recruiting committee members, and in keeping the committee advised. The Internet proved a valuable tool in doing the necessary research to locate and contact community organizations and in doing the necessary research.

One point bears elaboration. Due to working full time, I had only limited time available to dedicate to the project, mostly nights and weekends. The asynchronous nature of email made it possible for me to work at these odd hours, disseminating information and tasks as I was able, and allowed other individuals to do their parts at their convenience. If the work had had to be done in real time, face to face or on the phone, I would have been unable to meet the commitment required. Also, persons with disabilities often find it more convenient to communicate via email vs. in person or by phone, either because of a lack of transportation or, in some cases, difficulty with speech on the phone.

15. Conclusions

The community organizing part of the project is complete. Surveys of the consumer population have been created and passed out and the work plan outlining how to identify and design the necessary services is ready. The actual work of developing partnerships and producing services now begins.

But aside from the actual work there are other conclusions that can be drawn.

There is a real need for services like these in the disability community and a real desire for change as evidenced by the enthusiasm of community participants in this project. Progress is made slowly, but by involving members of the community and concentrating on the increase in human capital being generated, even minimal progress is quite satisfying. Unlike certain other minority/ethnic/special interest groups, however, I'm convinced that persons with disabilities in this country remain largely dispersed and isolated and have yet to speak with one voice on issues in common, resulting in a disproportionate level of disenfranchisement. Considering that the special nature of the quality that sets them apart also affects their physical and/or mental ability to work, economic development, even in the best case, can have only a limited impact. Which doesn't mean the effort shouldn't be made.

Abraham Lincoln perhaps said it best: "The probability that we may fail in the struggle ought not to deter us from the support of a cause we believe to be just."

16. Annotated Bibliography

Books and Articles

Alternative Financial Institutions by Community Information Exchange (1990).

Washington, DC. From the class readings for Financing CED. Good background on why a credit union is the appropriate vehicle for addressing the kinds of financial needs being identified by people with disabilities in my focus groups.

Frank, Robert H. (2000). Departures from Rational Choice: The Challenge for Public Policy. Unconventional Wisdom, (pp. 9-28). New York, NY: Century Foundation Press. A great article on why the current economic model, rational choice, fails to predict real world economic behavior.

Seltzer, Michael (2001). Chapter 1: Defining Vision and Mission. Securing Your Organization's Future. New York, NY: The Foundation Center. This reading was assigned by Professor Paula Paris for CED901, Fundraising and Promotion, and talked about how essential it is for a new group getting started to come together and define the reasons for its existence. Since that's what the first few meetings were all about, I brought the book along and read from it to illustrate what we were trying to do and why. They loved it! All in all, \$27.50 well spent.

Impact of Financial Services Industry on Low Income Families (Hypothetical Example).

Assigned reading by Michael Swack in Financing CED. When someone at a meeting

mentioned rent-to-own as a good option for low-income individuals I used this article to illustrate the problems with rent-to-own and other alternative financial services. The group found the study quite interesting, though some doubted services like that were prevalent anywhere else. See (Gourevitch) below.

Gourevitch, Philip (July 30, 2001). Debt and the Salesman. The New Yorker, p. 67.

Supporting evidence for the above, the article states, “Oklahoma’s ... law permits lenders to charge an annualized interest rate as high as two hundred and forty per cent” (240%), and that some competitors charge “three-to-six-per-cent commissions” for check cashing”.

TABLE 1. DATA ON DISABILITY AND EMPLOYMENT: 1991/92, 1993/94, 1994/95, AND 1997, From the Survey of Income and Program Participation, U.S. Census Bureau – This table supports the assertion that “persons with disabilities are overwhelmingly unemployed and under-employed” by showing that 68.9% of working age individuals with a severe disability are not employed, as compared to 15.6% of those with no disability.

McNeil, John M. Census Bureau. Current Population Reports, Series P70-33, Americans With Disabilities: 1991-92 – This report shows that persons with disabilities are twice as likely to live in poverty as those with no disability (24.3% to 12.2%).

McNeil, John M. (August 1997). Census Bureau. Current Population Reports, Series P70-61, Americans With Disabilities: 1994-95 – This report shows that persons with disabilities are likely to be dependent on fixed income public support programs such as SSI or SSDI and TANF, and in fact constitute 50.6% of all individuals participating in means-tested assistance programs.

Davies, Tobey (Draft-January 3, 2001) Committee for the Protection of Human Subjects; Expedited Review Study Form. Study Title: Credit Union Pilot Demonstration Project (Project Dollars and Sense).

Web Sites

<http://www.dollarsense.org/> - The home page for the Dollars and Sense project, it contains much useful information on what's going on around the state and the country concerning employment and finances for persons with disabilities.

<http://www.info-bridge.com/> - A massively useful web site given to me by The Manchester Community Resource Center. In it you can search for community organizations by topic; i.e., “adaptive equipment, “adult education”, “early intervention”, etc. I selected “(all services)” and printed out the appropriate contact info.

<http://www.NHHelpLine.org/> – a not-very-user-friendly web site of community organizations in New Hampshire given me by COPC.