**Podcast 5: ABLE Accounts and Employment Success with Kathy DeAngelo**

Speaker 1:

Welcome to the ABLE To Save Podcast series brought to you by the ABLE National Resource Center, which is managed by National Disability Institute. Hear from leaders in the public and private sectors as well as from ABLE account holders and their family members about how ABLE accounts can be an effective savings tool to help improve health, independence, and quality of life for people with disabilities. And now here's your host and Director of The ABLE National Resource Center, Miranda Kennedy.

Miranda Kennedy:

We would like to thank Texas ABLE for their generous sponsorship for week four of our ABLE to Save Campaign. Hello everyone, we're so glad that you're here with us. Today, we also have as our guest expert, Kathy DeAngelo, who is a Certified Benefits and Work Incentives Planner for Chenango-Delaware-Otsego also known as CDO Workforce in upstate New York, providing advocacy for Social Security beneficiaries seeking assistance in the return to work. Kathy has worked in positions, both at the Department of Social Services and at Otsego County Office of Employment and Training. And this has really cultivated in her developing a unique perspective leading to Kathy's nationally recognized success in the role of disability resource coordinator and senior employment and training counselor. Kathy has worked as a social welfare examiner, determining eligibility for temporary assistance for needy families or TANF and food stamps helped her first learn the complexities of low income households and how families with adults with disabilities were often trapped in a life cycle of poverty.

Miranda Kennedy:

She became an employment counselor and has worked as a disability professional advocating and teaching individuals how to move from dreaming about a better life to taking the steps to make it happen. Her employer, CDO Workforce has become one of the leading agencies in the US Department of Labor's disability employment initiative, enrolling Social Security Administration's Ticket to Work participants and moving beneficiaries off of social security payments, and into stronger financial stability.

Miranda Kennedy:

Now full disclosure for our listeners, I worked closely with you, Kathy, from 2010 until I came over to the ABLE National Resource Center in 2018. I was actually your trainer and the liaison for the New York Disability Employment Initiative through US Department of Labor. Although I have to admit that I'm pretty sure I've learned more from you than you ever learned from me. And I'm sure our listeners will pick up on what I mean as we dive into our discussion and you share more about your work and the success stories of people with disabilities that you've worked so hard and innovatively to serve. So thank you so much for being here with us today, Kathy.

Kathy DeAngelo:

Well, thank you Miranda. That was very sweet and I am sure that it is a mutual learning experience that we shared.

Miranda Kennedy:

Yeah, I think there was a lot of that. Okay. Well, Kathy, we're going to go ahead and dive right in and I want you to just start off. Can you share with our audience a little bit more about where you work and provide us with an overview of the services that you provide?

Kathy DeAngelo:

Sure. Miranda, like you said, CDO Workforce is located in central New York. It's an area that New York City residents call upstate New York and our three-county region provides a variety of services to job seekers and employers. We have a staff from a wide variety of agencies, the New York State Department of Labor, County Employment and Training, ACCES VR, which is our state vocational rehab agency, Department of Social Services. We have temporary staffing agencies. And in addition, we have workers who specialize in services for veterans, older workers, youth, and individuals with disabilities.

Kathy DeAngelo:

In my 20 plus years at CDO, I've worked with all of these different demographics. However, the last 10 years have been focused entirely on working with job seekers who have disabilities and are trying to find employment. As you said, New York state has received disability employment initiative grants. New York state actually received four of them. And CDO also accepts Ticket to Work assignments through our New York State Employment Network. Our recent launch of a website called, Your Dream, Your Team has been developed to teach young people, their parents, providers, and educators, how to use integrated resource teams to reach their dreams. And you were the first person to talk to me about integrated research teams, so I know that you're probably as excited about that as we are. We're really proud of how we've changed our workforce system in New York to welcome and provide equal access to all of our services for customers with disabilities. Personally, I tell everyone who asks that I have the best job in the world because I help people make their dreams come true.

Miranda Kennedy:

That's a pretty good job, Kathy, making people's dreams come true. I mean, who wouldn't want to have that job? And so can you tell us a little bit more too, for those who are listening in your work with CDO Workforce and with your partners, such as vocational rehabilitation, you're really educating your shared customers about ABLE accounts and that's new. So can you tell us how can an ABLE account help support someone seeking training and employment services?

Kathy DeAngelo:

Well, I think ABLE accounts can be a big game changer to our customers who are looking to upgrade their skills or to return to school, to train for a new career. ACCES VR is an essential partner for many people with disabilities because they have funds to pay for tuition and fees and books and some support services. However, they do not pay for everything and that is where an ABLE account can be utilized to support successful outcomes. I think most of us can remember back to when we attended whatever post high school training we did, and how often we received help from our families or even from our community. Of course, there are many of the needs that have to be paid for a student so that they can successfully engage in training. Before ABLE accounts, these types of gifts could negatively impact services or income that folks with disabilities need in order to live and to work or to train.

Kathy DeAngelo:

And if you can indulge me for a second, I have a sad story about a customer, which really demonstrates what happens to folks when they fear that banking their money will cause them to lose services. So I'm going to tell you about Joe's story.

Miranda Kennedy:

That'd be great. We love stories here. Go for it.

Kathy DeAngelo:

Okay. So I met Joe while I was giving a presentation to a group of beneficiaries who were working in a community workshop. And this group of young people were identified as workers looking to move into private sector jobs. And so I talked to them about Ticket to Work, and eventually Joe started a part time job. He is a dual beneficiary, which means he gets both social security disability and SSI. And he is a wheelchair user who wanted to get a driver's license and have the ability to get a better job. ACCES VR told him that they would help him with the driving lessons and adapting a car, but he needed to purchase a vehicle and find someone who would drive him to the lessons, which were about an hour away from his house. And he knew that having more than $2,000 in the bank would impact his SSI.

Kathy DeAngelo:

So we talked about a PASS Plan or an ABLE account. He didn't want to go through the PASS Plan process, which is the Social Security Administration's plan to achieve self-support because there was a lot of paperwork involved, but he thought he would research the ABLE site and wait until he had some money to put in a bank account before he opened it. And we talked about it over the next few months, but he kept saying he wasn't ready, but he was going to do it. In the meantime, Joe lives in subsidized housing was happy to tell me that he becomes friends with the new neighbor.

Kathy DeAngelo:

He told me that this friend was willing to transport him to the driving lessons once he got them established. And Joe had confided in him that he was saving cash in his apartment to get that vehicle. Well, unfortunately about a week after he told his friend about the savings, he returned home from work to find his apartment broken into and the money was gone. And even though the friend was arrested, the $1,200 was never recovered. And so you could see how important it is for him with this dream of getting a car, he has now been pushed back because he did not bank that money like we had talked about it.

Miranda Kennedy:

Right. And if he had opened that ABLE account, that would have been in a place for him and wouldn't have been subject to that. And we can understand where that comes from. Thanks for sharing that story. Definitely a cautionary tale. Well, let's talk a little bit about, you've been engaged in the workforce system for many years and in your experience has the ability to establish an ABLE account changed the thinking process and financial future of individuals with disabilities. And if so, how so?

Kathy DeAngelo:

Oh, I think without a doubt, without a doubt. If you've worked with someone who receives SSI of services from any need-based program, they live in constant fear of being over the resource level, which is $2,000 of resources when they start earning more money. It is not always about the monthly SSI check, workers often can earn more in wages than they receive from SSI, from Social Security, but the problem is the loss of other program supports, SNAP benefits, their daycare subsidies, HUD vouchers, so they can get reduced rent, Medicaid coverage, just to name a few. In the past, trying to save money, took away these basic supports for food and housing and medical coverage. And if you were forced to use the money you were trying to save just to survive and the reality of the impact of working became negative.

Kathy DeAngelo:

Like, why do you and I work? We work to better our lives. Of course, we need to provide for our basic needs, but we work to have nice things.

Miranda Kennedy:

Absolutely.

Kathy DeAngelo:

I love my work, you know I do. But realistically, I work for my paycheck so that I can live independently and comfortably. Folks with disabilities have the same dreams we all have. They want to be able to own their own cars, buy a house, take care of themselves and their families, but in order to accomplish any of these things, we all need to save money. And until now, saving money caused individuals with disabilities to lose the services that keep them safe and effective members of our communities. ABLE levels the playing field for all of us to be successful and secure. If we want people with disabilities to realize the dreams of independence and to allow them to be compensated for sharing their talents with our communities then they have to be allowed to save money like anyone else. ABLE accounts allow dreams to become realities.

Miranda Kennedy:

Well, I think our audience can probably tell why I enjoy working with you so much, Kathy, and you have so much to share. And I know that as part of that, you've had many successful outcomes. And can you share a favorite success story about one of your customers who opened an ABLE account?

Kathy DeAngelo:

I can. It really was the first person, the first young person that opened an ABLE account several years ago and her name was Mary. And she had come to CDO Workforce as a 19-year old high school graduate with little work experience and no career plans. And she was an SSI recipient due to a genetic condition, but she had goals. And there were three that she told me. She wanted a career. She wanted to get off SSI and get those people out of her life and she wanted to move out on her own as she was still living home. So we started simply with our summer youth program and then enrolling her in our WIA Out of School Youth Program, which is the Workforce Investment Act Program. She gained work experience in several different clerical assignments and it became clear to us that she was kind of a numbers person.

Kathy DeAngelo:

She loved creating spreadsheets and balancing accounts and processing paperwork at a very high rate of speed and accuracy, according to her supervisors at these work assignments. And she wasn't interested in college, but she did agree and took a couple of short online accounting and Excel courses, which she aced. And so that led to us hiring her to provide clerical support for our workforce center and for our summer youth program, the following year. And she found work even between the two seasons as a text preparation office support and subsequently during this time, she also became a mom. She was a very busy girl for those two years. But a little over a year ago, after much job searching, she was hired by a local accounting firm as a front end clerk. And I met with her and we reviewed, we sat down side by side and looked at the National ABLE Resource Center website.

Kathy DeAngelo:

Mary went home, she talked to her mom and they opened an ABLE account and they used funds that her mom had been holding for her she told me. And I want to mention that this practice of having a family member or a friend hold your money in their bank accounts is another strategy that beneficiaries use to keep savings out of their names, that whole fear of that resource level. But it also leads to adult children needing to ask their parents for their own money and that lack of real control of their own finances. And it's kind of just like stuffing money under your mattress that I talked about before, or buying a bunch of Walmart gift cards that you stash in a drawer, none of these strategies lead to financial independence or financial stability. So anyway, I'm going to go back to my story.

Kathy DeAngelo:

Mary started by moving $50 biweekly from her pay to her ABLE savings. And she also deposited her entire tax refund and her earned income tax credit from the past two years into it. This February, she put down a deposit of $6,800 on a house and is hoping to close after this pandemic problem before the birth of her second child this fall. ABLE helped Mary achieve the last of her dreams from four years ago. I can't wait to watch her establish new dreams. I am confident she has the tools to be successful in anything she chooses.

Miranda Kennedy:

Thank you, Kathy. That's a great success story.

Kathy DeAngelo:

I don't know, I just think it's an amazing story.

Miranda Kennedy:

It really is. And it really seeks to pulling and leveraging all of these different resources and strategies together. And it's a great showcase for what ABLE can do too, what ABLE accounts can do for someone and helping to get to that level. And without that ABLE account, she wouldn't have been able to do that.

Kathy DeAngelo:

Oh, definitely not. Or else, I don't know where she would've put her money. It wouldn't have been in her control.

Miranda Kennedy:

Right. And not having to ask mom for that anymore. That's pretty significant. And I think that'll resonate with a lot of folks who listen in on this. I'm sure that you receive a lot of questions about ABLE accounts. Can you share with us, what are some common questions that your customers have about ABLE accounts? Have they even heard about ABLE accounts before you bring them up?

Kathy DeAngelo:

Not usually. And when I do, there are always a lot of questions because families have been conditioned to believe that individuals with disability can not own things and still get the basic vital supports that they need. The most common ABLE questions to begin with is what local bank can they go visit to get more information? They certainly don't want to talk banking with me and directing folks to the website and explaining the concept of online banking, how to put money in, out, et cetera. That's usually the first hurdle for me to jump with them.

Miranda Kennedy:

You know, it's interesting that you say that, Kathy, and things are changing on that front for some ABLE programs, not all, but some have the option now and are providing some more in-person brick and mortar banking services, which of course, is on hold during the pandemic. But they're looking to move in that direction as well. So that might not be a hurdle for some of those folks who are looking to that. Although online banking really can be an easy thing for people to access once they learn that and once they're helped with that aspect of it. So there's a lot of flexibility in there. Anyway, you'll have more variability moving forward and options, Kathy, it sounds like as these ABLE programs continue to move forward. But go ahead and tell us a little bit more about those questions that you're hearing about ABLE accounts in addition to clearing that first hurdle.

Kathy DeAngelo:

Well, you know, it's really funny. You're still teaching me right here on a live podcast. So thank you, Miranda. That's good news. But you have to remember that these families often utilize cash and money orders as a way of doing business and banks are only for that direct deposit and cash withdrawals. They often still fear that money trail, which could be used to take away the limited income they have. So once we move past this concern, the next questions are always, what can I use my money for? And most people are startled about the easy access and the long list of approved expenses. Families have been conditioned to believe that trust funds are the only way to set up savings and to get money from these accounts, requests must be approved and there were waiting times and there were fees necessary to access savings. And very often trust funds, just send the check on your behalf. When you explain to an individual with a disability that they can have their own debit card and they can access their own money immediately, there is often skepticism. But it might be more interesting to tell you a quick story, if that's okay.

Miranda Kennedy:

Yeah, that's great, Kathy, we'd love to hear another story.

Kathy DeAngelo:

Well, Mike is a young customer who also is a dual recipient, which means he gets both Social Security Disability and SSI. And he was so excited to be hired for his first job by the Census this year, right before COVID hits. And we had talked about ABLE and we had talked about the PASS accounts. I talked about the Social Security PASS accounts I talked to before, as he wanted to save for a used car of his own. And he also wanted to return to [inaudible 00:20:34] for a certification program in the fall. Currently he uses a family vehicle and his family wanted to help him too. And he also did not want to do the PASS paperwork because he only needed about three or $4,000 for this used car he wanted to get. He also considered voc rehab for training funds, but he thought he could save money and get started quicker.

Kathy DeAngelo:

So we had a few phone calls while he was exploring the ABLE website to answer questions or make suggestions on what to click on to get the answers to his questions. But his biggest confusion was how or if to invest part of his deposits in, to earn more interest and what he should use. So I told him to talk to his family and keep looking there. And he did eventually open an account and he's putting 80% in his checking and savings and then 20% in longer investments. And I was really thrilled he did that because he wasn't going to do that. And in addition to depositing a portion of his wages each week, he deposited most of his $1,200 stimulus payment. So because of this, he has already accumulated half the cost of the vehicle in a couple of months and his family has offered to pay the other half.

Kathy DeAngelo:

So he called to ask me what the best way to do this was, should he take out half his money, his half of the money from the ABLE account and give it to his parents to pay for the car because he didn't want to get in trouble for taking their money and then that could be a resource for SSI. So I explained that his family could directly put the money into his ABLE account and that would allow him to purchase his own vehicle with his debit card. And I reminded him that he should go back to the website with his family and he can be reassured that this was true and that it wasn't going to affect his SSI. And he paused for a moment and he only replied two words to me. And he said, "That's awesome." And my interpretation of his reaction was his realization that he was an adult buying his own car without having to get permission or have someone else make the purchase on his behalf because he receives SSI.

Miranda Kennedy:

Kathy, that's a powerful story about that autonomy and being able to make that decision as an adult and make that purchase on your own. Thank you for sharing that. I think that'll really resonate with folks. So Kathy, can you let us know when people have questions about ABLE accounts and you talked about this in your previous answers, where exactly are you referring them or where can they go?

Kathy DeAngelo:

I almost always send them back to the ABLE National Resource Center website, as the information is so easy to find there and it's easy to follow. I also encourage them to send emails for clarification, and I've walked through the email function a couple of times with a few customers. The best way to reduce fear, dispel misinformation, and to empower anyone is to provide them with the accurate information.

Miranda Kennedy:

Great, Kathy, and I actually have to share too that in addition to honestly, we have been making so many updates to that website. Thanks for the shout out for it. We recently have added Frequently Asked Questions, because we find lots of people have very similar questions. So there's a new part of the website for Frequently Asked Questions. So Kathy, you're a certified benefits planner. So I know from early on in our work together 10 years ago, that you've been very involved with your local free tax preparation services sponsored by the IRS, the Internal Revenue Service. And have you seen people, you mentioned this before, but you can tell us a little more about having refunds directly deposited into ABLE accounts. And we also have these stimulus payments and, and other things along these lines. Can you tell us about that in practice?

Kathy DeAngelo:

Sure, absolutely. Except for this crazy year with COVID closing everything down including free tax preparation sites, we have information on getting banked, ABLE account flyers, all of that is right at our VITA site.

Miranda Kennedy:

And what are VITA sites?

Kathy DeAngelo:

VITA sites are the volunteer income tax preparation sites that folks can go to to get their income taxes prepared for free. And we have several of them that our coalition has worked to establish within our three counties. In addition, we also have a bulletin board at our CDO Workforce office dedicated to free tax preparation services with all of this same information. And our workforce centers have a shortcut on all of our computers to the myfreetaxes.com site and customers are welcome to come in to file and print their returns here at no cost.

Kathy DeAngelo:

I point out in my story about Sam's home purchase, that she used this advice and she deposited her EITC and tax refund the first year she worked. It became the major portion of her down payment on her house. I encourage my customers to think about this because once the refunds hit your personal checking account, we all have that tendency to make some purchases that we often regret.

Kathy DeAngelo:

And I tell those personal stories to folks. I don't just make it seem like I'm telling them what they should do with their money. I tell them mistakes I made with my own money and I talk about how hard they worked to earn this refund and remind them back to the dreams that they told me that they wanted to save for. I remind them of that. And again, the ability for them to have access to these funds in an ABLE account for unexpected expenses. That really is the key to their willingness to use this account. If suddenly they need snow tires, they don't have to worry about that if they put it in the ABLE account. They can go get that. And so I do remind them of this when we have these talks about financial stability.

Miranda Kennedy:

So Kathy, what are the most successful strategies that you're using at CDO Workforce to promote ABLE accounts? You've mentioned a few, but could you tell us, what would you say to other service providers who want to support financial stability for people with disabilities in the employment arena, such as you or others?

Kathy DeAngelo:

Sure. I think that I've covered many of the one-on-one strategies that I use, but we also promote ABLE through a targeted social media campaign, creating CDO Facebook pages, targeting individuals with disabilities and creating a spotlight section of our monthly electronic newsletter. Our strategy is to upload two posts a week about ABLE accounts. The campaign is running indefinitely to continually increase customer awareness of this program. We also include the ABLE newsletter, ABLE webinar offerings. We highlight different parts of the ABLE National Resource Center website, and other ABLE news that may come to our attention. We typically highlight an ABLE topic every month in our newsletter. We also make ABLE flyers available at things like job fairs and recruiting events and we promote it during workshop presentations in our centers. We also include information during presentations at community human service agency events, because, and I know you mentioned this earlier, often, people are not personally eligible to open an account, but they know someone who could be interested.

Kathy DeAngelo:

ABLE account outreach also helps with recruitment for our programs because people will reach out and self-identify themselves as a beneficiary who is working or looking for work. And they heard about ABLE and it gives us this opportunity to discuss other services we have that might be able to help them. And also, if you're interested in hearing more about our CDO outreach efforts with ABLE, my colleague, Alan Sessions and I presented it as part of a lead webinar during the pandemic.

Miranda Kennedy:

You know, one thing I want to mention too, Kathy, is that while your focus is on serving people with disabilities, the organization you work within, again, it is meant for the broader public. So you're not a specific disability service provider, although you are working with all those partners in the community and you are focused on serving people with disabilities through that organization, but some of these strategies you've talked about really are making the general public aware because many people do have a family member or someone they know who could benefit from an ABLE account if they themselves are not. And that's a really important part of increasing the awareness level of what ABLE accounts are and what they can do for folks, wouldn't you agree?

Kathy DeAngelo:

Oh, absolutely. And that really is part of our mission is to get that word out to the community. And it really has, I think, it has increased numbers of accounts that have been opened and really increases discussion about other services we have. So it's a win/win.

Miranda Kennedy:

As we're wrapping up and really my final question to you, if we can get a little bit more insight and recommendations and advice from someone who has certainly, you've dove in to working on this, and you've learned a lot, what is one final piece of advice or best practice that you want to share about ABLE accounts with our audience?

Miranda Kennedy:

And our audience includes people with disabilities who may be eligible themselves, their family members, service providers, and others. What advice would you have?

Kathy DeAngelo:

Well, if you're a service provider or if you're a workforce professional, the first thing you need to do is get yourself comfortable about talking to people about their finances. My best approach is always to tie it to their dreams. What does that person want to do? Or what do they want to have, if money is no object. This discussion really sets the table for tying financial stability, financial literacy, and for saving money to get what they want. And as I said at the beginning, I have the best job in the world because I do help people make their dreams come true. Every single person wants to contribute to society. Every single person has a gift or a talent to share, often they just need the tools in order to make it happen.

Kathy DeAngelo:

They need money to make their dreams come true. The folks with disabilities, ABLE accounts can really be the means to fulfilling the dreams and to improving their lives.

Miranda Kennedy:

Well, Kathy, thank you so much for joining us and sharing your insights, your experience, your advice with our listeners here today. We greatly appreciate you and the work that you're doing and thank you for joining us on our ABLE to Save series.

Kathy DeAngelo:

Well, you're welcome. It was my pleasure. It was fun to talk with you.

Miranda Kennedy:

Always enjoy talking with you. Thank you, Kathy.

Speaker 1:

We would like to, once again, thank Texas ABLE for their generous sponsorship for week four of our ABLE to Save campaign.