

Resource Mapping: Enhancing Individual's Financial Capability Outcomes – Live Webinar Captioning Transcript

>> Good afternoon everyone. Thank you for joining us for our webinar today. I am -- webinar today on resource mapping capability outcomes. My name is Michael Roush and I am the director of the Real Economic Impact Network at the National Disability Institute. I am glad you have joined us for this conversation on resource mapping. One of my favorite activities to do and I enjoy working with partners across the country to put a resource map together to be able to enhance the outcomes of the individuals that we work with. I would like to say thank you to our sponsor, Bank of America, who have been a longtime supporter of the Real Economic Impact Network at the National Disability Institute and through their support, today's webinar is sponsored by them.

>> I would like to turn it over to my colleague who will go over our housekeeping tips or today's webinar.

>> Thank you. That afternoon everyone. The audio for today's webinar is being broadcast through your computer. Please make sure that your speakers are turned on or your headphones are plugged in. You can control the audio broadcast by the audio broadcast panel. If you actually close this panel, you can reopen it I going to the communicate menu at the top of your screen and choosing audio broadcast. If you do not have sound capabilities on your computer, or if you prefer to listen by phone, you can dial the toll-free number that you see here. You do not need to enter an attendee ID. I am also going to paste that information into the chat box for those who need it. Real time captioning is provided during this webinar. The captions can be found in the media viewer panel which appears in the lower right-hand corner of the platform. If you do not see the captions, you may need to open the media viewer panel by selecting the media viewer button in the upper right-hand quarter of the webinar platform. If you would like to make the media viewer panel larger, you can do so by minimizing some of the other panels like chat or Q&A. If you do not need the captions, you are free to minimize the media viewer panel. We will have time for questions at the end of the webinar. Please use the chat box or the Q&A box to send questions during the webinar to either me or Michael Roush and we will direct the questions accordingly during the Q&A portion. If you are listening by own only -- phone only, you may also submit questions by emailing they -- them directly to Michael at his email address. This webinar is being recorded in the material will be placed on the NDI website. Finally, if you experience any technical difficulties during the webinar, please use the chat box, send a message to me or email me directly. I will now turn it back over to Michael Roush .

>> Thank you. It looks like our slides have not advanced. If you could let me know that the slide that you see right now is the National Disability Institute. As you were speaking, the slides did not advance on my end.

>> It looks good.

>> Thank you. We appreciate that. For those of you who are new, I just want to share with you a little bit of information about the National Disability Institute. The mission of the National Disability Institute is to drive social impact to build a better economic future for people with disabilities and their

families. I am at the National Disability Institute. We effect change to a variety of services that we provide to the community to help to build a better economic future for persons with disabilities and their families. At the National Disability Institute, we have the Real Economic Impact Network . If you are not a member, I hope that you will join us. The Real Economic Impact Network is an alliance of organizations and individuals who are dedicated to advancing the economic empowerment of people with disabilities. The Real Economic Impact Network consists of more than 4500 members located throughout the United States. We have members located in all 50 states including Puerto Rico. The members of the network include nonprofits, community tax coalitions, asset the moment organizations, financial education initiatives, corporations and private sector businesses, federal, state, local governments and agencies, and individuals and families with disabilities. All members are joining forces to embrace, promote and pursue access to and the inclusion of people with disabilities in the economic mainstream. If you want to learn more about the REI Network, go to the website on the slide. On the homepage, you will find a spot that says join REI Network . I hope that if you are not a member that you will consider joining. It is free to join.

>> Today's webinar is looking at resource mapping and the positive impact that resource mapping has and the work that we are all doing to build the financial stability of the individuals we serve, whether they are individuals with or without disabilities. We are going to look at what is resource mapping and we will define it. We are also going to look at the larger picture of support and resources that are available to help individuals improve their financial well-being. We will also provide you tools to help you identify key resources in your community that can help you complete a resource map if you have not done so already. As we work with different groups, people want to know what a resource map is. We recently received a lot of technical assistance questions specifically on resource mapping and how we create one. For those of you who know me know that I am a practitioner. I come from the field. We have simplified the process in creating a resource map. The tool that we will share with you is a very simple tool but it definitely has a huge impact. It is a tool that we have used personally. We have seen countless other communities use it as well to create a resource map for their area.

>> What is resource mapping? The plain and simple of it is that resource mapping offers a strategy that can help leverage a community and an organization -- organization's capacity to further serve individuals. Often times, as we are serving individuals, they might have a barrier to achieving financial stability. There may be a barrier to employment. Sometimes, those barriers may not be something that our organization offers for us to help the individual overcome. Resource mapping allows us to leverage all of the community resources to be able to help the individual achievement their ultimate goal. Why does resource mapping -- why is resource mapping important? Resource mapping is important for a variety of reasons. Most importantly, it enhances cross collaboration between agencies working towards the same goal of economic self-sufficiency. I gave the example that my agency might offer this service but there are certain barriers for them to achieve their ultimate goal. This certain agency could offer that. It opens the door for cross collaboration but also opens the door for us to be able to share a variety of resources. The other important piece of resource mapping is that it enhances referrals to other organizations that can assist in individual -- an individual in achieving their goals. One of the key pieces that we emphasize about resource mapping is that it creates an opportunity for soft referrals versus hard referrals. Before I go on to talk

about some of the other important pieces, I want to take a moment to define a soft referral and a hard referral.

>> A soft referral is a soft handoff. I say it is a soft landing. It is a referral with another organization that the counselor, case manager, or employment specialist as a key contact with at another organization to refer the individual to. I will give you an example in a moment. A hard referral is a referral where another organization that the counselor, case manager or employment specialist has no contact with or relationship with when referring the individual to that organization. Let me give you an example of a soft referral. Let's say that I am working with a client and his name is Peter. A barrier to Peter's employment is transportation. He really wants to get a car to be able to help him get to work. My agency does not provide transportation support. I call up my friend Alan, who works with the local ways to work program that helps individuals obtain a vehicle to get to work. I call him up to say, do you still have openings in the program? I have an individual who qualifies for your program. Before I sent him over, I want to make sure you have space. He says yes. Great. I refer Peter to this program to be able to learn more about the ways to work program. An example of a hard referral would be I don't know anyone at the ways to work program but I got a flyer in my office. This flyer happens to be several months old. I gave it to Peter and Peter goes to that location and the program is no longer being offered or they have no more openings for the program. I did not know that the program did not have any more. I have a flyer in my office that I have been distributing to various individuals to be able to go to. I had no contact with that organization except for that referral. With the resource mapping, it helps us create soft and hard referrals. If it was a hard referral and I gave Peter the flyer and he went there and they said they had no more of that program, which will Peter do? Peter will be back in my office and be upset that he used his bus pass to get to the meeting that no longer exists. That could break down the whole relationship between Peter and I. Resource mapping allows us to work on creating soft referrals for the individuals that we work with. We will talk more about this, but I wanted to make sure to define soft and hard referral and also make sure that you understood the difference in gave you an example.

>> Resource mapping is extremely important if you are looking to integrate services within your agency. When we talk about integrated services, we talk about all of the wraparound services that an individual can access to help them achieve financial well-being. By doing your resource map, you are going to be able to identify where those gaps are. What are the gaps that exist in my area? That is another important piece of resource mapping. The other piece of resource mapping is that it provides an opportunity for the blending and rating of resources amongst a variety of organizations. Resource mapping is often done within community development programs to be able to look at what the gaps are and what the blending and rating of resources that be different agencies can provide to help support the individual. The other thing is is that some agencies have limited resources. This gives us an opportunity where we can leverage a variety of opportunities to assist the individual. As I mentioned, it assists in identifying the gaps within the community to assist individuals build their financial well-being. It also also -- it also makes my job easier and enhances the placements and the outcomes that I am working towards because I am able to eliminate barriers with the individual. It gives us the opportunity to make our job easier and to enhance the work that we are doing.

>> Before we talk about how to get started with creating a resource map, I want to share with you who I believe should be engaged to complete a resource map for your area, agency or community. First of all, all staff should be engaged. Case managers, employment specialists, employment coaches and the individuals themselves should be involved. Also, specific departments within the organization. Some organizations are very large. It may be each department working on a different piece and bringing it all together. If only one department can do it, that is fine too. It is also great if the organization as a whole would put on the resource map for their area. Resource mapping is a great activity to do with coalition and to do with work groups. It is important that multiple people are involved in resource mapping. The reason being is that what I know may not be what my colleague knows. It is able to bring in diverse ideas and conversations in creating the resource mapping. Most people should be engaged to create the resource map for your area.

>> How do we get started to do resource mapping? We like to make things simple. Often times, I like to simplify the process because I had multiple other things that I had to do. We hope the tool we will share will help you simplify that. This handout will be distributed after the webinar. The recording in PowerPoint presentation will be sent out also. I'm sorry that I did not send it out before hand but you will get a copy of it after the presentation.

>> I have one more slide to go over. What I would like to share is that I would encourage you that if you don't have a sheet of paper or a pen or pencil, get one. That way, you can jot down some themes and ideas as we move through the other slides.

>> When we look at resource mapping at the National Disability Institute, we look at five key strategies. These are the key strategies that we focus on at the National Disability Institute. Often times when groups do resource mapping, they might focus on just one particular topic like financial education and financial coaching. Or, they might focus on tax preparation and financial coaching, but maybe not benefits. We believe that when we do resource mapping, it is important that we look at all five key strategies and all of the resources that are available for each of these five key categories. Often times when we look at communities resource maps that they have created, it might focus specifically on asset developed resources and tools. That is great. That is a great tool to have. Again, we like to encourage that you also go back and look at all of the public benefits, work support in employment that you can access. I would like to share here a brief overview of our five key strategies. First of all, we think it is important for an individual to look at every single public benefit and work support that they could potentially be eligible for. Work support is any additional support or subsidy that allows me to maintain employment. Often times, we made a look at or know about all of the different work supports that are attached to the public benefit programs. We encourage folks to look at all of the different pieces when it comes to public benefits and work support. We feel that that leads to better employment outcomes. It allows an individual to eliminate barriers to employment and also could potentially help an individual enhance their employment status. I was working 20 hours a week but now I am working 30 hours a week. Once we understand public in of its, we can have a better workout come. When I have employment, I get to pay taxes. We believe it leaves an important part of the strategy. We need to make sure the individual understands about free tax preparation services and the most effective and -- antipoverty campaign is the earned income tax credit. As an individual moves through these three pieces and now has this great tax refund,

how do they manage that money? We believe the next step is looking at financial education and financial coaching to help an individual look at what to do with the resources. What are some strategies I should do with these funds? Do I need a car? Do I need a new uniform? There are a variety of things. Financial education allows us to understand that. That is the fourth key strategy that individuals have to understand. They need to have access to a financial coach. Finally, once we understand those four pieces, it leads to opportunities to build assets. What are the assets that I want to build? Will I start my own business? Will I own my own home? Will I go back to school? Whatever it is, it opens the door to asset development. Through each of these categories, there are resources and tools under each of them that help me achieve key pieces under each strategies. If you want to learn more about the five piece strategies, we have a couple of webinars that we have done specifically on this topic that breaks it down even further. We have also trained countless individuals across the country on these five piece strategies and the different components. There may be some trainers in your local communities that can go over this and provide more steps for you.

>> How do we create resource mapping? On this slide, there are two pictures here. This is what the resource mapping handout looks like. The next slides will have images of it. This is what you will have access to after today's webinar. Let's get started and create a research map -- resource map for our community. This is where we want some participation. What I would like for you to do is look at each category. I would like for you to -- as we go through each category, I want you to share what you think of for each topic. What are specific pieces you think of for each topic? As we create a resource map, the first step is to identify the resources and tools for each of the following strategies. These are the five key strategies. When you look at public events and work support, what are the resources and tools that you think of for public benefits and work support? I would like for you to start putting in the chat box of what you think of when it comes to public benefits and work supports -- work support.

>> Excellent. Some nice answers are coming in. Let's talk specifically about public benefits and work support. When you think of public benefits, what public benefits do you think of? I will give you an example. SSI, SSDI is a public benefit. It looks like the answers are unable to be seen by everyone. Actually, I think if you put all participants in the send to chat box you can select it and everyone can see your answers. Public benefits could include section 8 and public housing. We want to make sure we create a list of every public benefit and work support that we can think up. The second one is for employment. For employment, I know that some of you have already replied to this. You have said Vocational Rehabilitation. That is an opportunity to help an individual when it comes to employment. Free tax preparation services, what do you think of when you think of that? Great. Absolutely. Those are additional resources and tools. When you think of financial education, who do you think of? Please add it to the chat box. Bank of America web based tools and a variety of other tools are available for financial education. When you think of asset development, what tools and resources do you think about? Please add it to the chat box. Credit building, absolutely. Long-term investments and debt consolidation help an individual to build assets. Each of those are resources and tools that fall under each of these categories. There is a lot more. I just have some examples here that you have already said. As I start to fill in my resource map, I sit here and look at all of the categories. As I look at these different resources and tools, I start to look at whether my agency is providing support on public

benefits or not. I am not an employment agency. Do I know what the American job center is? When I have been individual working with about employment, who do I refer them to? This opens up the door for us to start to think about what all of our resources and tools are that I need to access. After we start to look at these pieces, it is important that we look at the resources and tools for each of the strategies. They are currently offered by our own organization. This is an important piece because of we are a large organization, we may not know that another department is providing free tax preparation services. We may not know that this program provides foodstamp support to individuals. It is important for us to go and look at each of these different pieces and identify what it is our organization offers. This also helps us identify what are the gaps, particularly if I am looking to integrate financial capability strategies into my system, this will help me identify what those gaps are. In the interest of time, we won't have you do the chats here. Let's go to the next piece that shows examples.

>> I put some examples here. Let's say that my agency is an American job center or one-stop career Center. In my job center, we provide benefits counseling. We have a benefits counselor on staff. We provide job coaching. We also provide financial education such as better money habits. Here, I can see that we currently don't offer anything when it comes to free tax preparation services and the earned income tax credit. We are not providing any asset development services at this time. That would allow me to know that I need to identify the resources and tools and the referrals to be able to refer individuals to free tax preparation and the earned income tax credit or any questions on that or asset development. Step two to the processes to identify the resources and tools for each strategy that are currently offered by your organization. Step three is the final step. We have looked at step one and step two and everything that we have identified so far. We need to identify providers in our community that support each strategy that is not supported by my own organization. I gave the example of free tax preparation services. That is an example where I would need to identify and create that relationship to have a soft referral to call of the agency and say I have an individual who has not done taxes for the past two years. Do you know a place that I can send them so they can get their taxes completed free of charge? I call up my friend who oversees the Vita program to say -- to see where I can refer to. I give the direct information to the individual so they can have this taken care of. It saves the individual the step and the time to be able to do that. Step three is to identify the providers in your community who support strategies not supported by your organization. Here are some gaps that we identified here in the local area. We needed to create a relationship which provides the Work Incentives coordinator to meet with beneficiaries to talk about their public in of its programs and going back to work. This would be a place where I have not had a location to refer individuals receiving SSI or SSDI two. The agency was not working specifically with the American job center for employment so that was also a gap. United Way serves as a gap in the way that they were providing free tax preparation services as well as the asset development pieces. It is important. The final step is to analyze the gaps and begin to create a strategy to learn more about those organizations that you may not be familiar with. Is there an opportunity for us to create a smooth referral process? Is there an opportunity where we can collaborate to create a one-stop shop or an integrated service delivery model to completely help individuals achieve their ultimate goal? That is the final step. The other final step is implementing the resource map. We don't want you to put the

resource map in a folder, use it for your team as a constant tool to be able to update on a regular basis and be able to continue to build the relationships.

>> Before we give you an example, I want to close out with my portion. It is important to do the resource mapping activity with your colleagues. As I mentioned earlier, this will provide diverse feedback responses and identify other resources that you may not be familiar with. It is also important to note that resource mapping takes time. It does not happen overnight. I can do step one over a period of time thinking of all of the different pieces and categories that I can think of each of those areas. It takes time to build the new relationships. For an agency that may not have had a relationship with the American jobs center, identifying a key contact may take some time. Resource mapping does not happen overnight. It takes some time. The other thing is that a key piece to resource mapping is that creating new relationships is key and allows for soft referrals and the blending and braiding of resources. That is really the key piece. How can we leverage the expertise? How can we leverage the focus or the mission of this organization with minor to be able to support the individuals that we all serve. Those are a few resource mapping tasks. It is something that we work with local groups on. It can be a fun activity to be able to implement and bring partners together. It helps to identify the gaps and what the next pieces are that we need to work on. With that, I want to turn it over to my colleague, Laurie Schaller who is the manager of financial empowerment at the National Disability Institute. She is a practitioner at heart. She comes from the field directly. She is a fan of resource mapping. She will share with you an example from the state of North Carolina of a project there. I will now turn it over to you to talk about an example of a resource map.

>> Thank you. Can you hear me?

>> You are good.

>> Okay. Thank you. We will move forward. In North Carolina, the National Disability Institute has a project called financial stability. We were working with a number of organizations to provide financial education services to agencies that work with persons who have a disability. We wanted to put together this resource guide. We are all strapped for time. The collaboratives reached out and found some volunteers through AmeriCorps Vista to help with this initiative. One of Michael's first slides referenced the five areas when looking for resources in our community to make sure that we are touching upon all of the necessary elements. When I think all the different places that I have worked, and you can think of the person you can rely on also who has that referral gene. You have identified someone who has a particular need in the community and they always seem to know where that person can find those resources. You want to make sure you concluded -- include those persons in preparing your community resource guide. In 2015, we started this initiative in North Carolina with the collaborative and the North Carolina Council on development of disabilities and the National Disability Institute. We created this resource mapping guide for North Carolina. This guide focuses on the five components of asset building. This is available now in a hard copy so that individuals can see it while they are waiting in a lobby to receive services throughout the community of North Carolina. Each of the partners who participated in this project have links available so that people can refer to this guide. I just wanted to bring to your attention that it was neat to see all of the different elements that people thought of in the field of employment. I am involved with an ASP project. We wanted to know who in North Carolina provides resources around assistive technology. We knew that there was a demonstration project. We added those

resources to the resource guide. We knew that there was an AIPAC program that provides the lending of assistive technology equipment that is used to people who need that equipment. Many communities also have the ASP projects that have a financial component. They can access and affordable loan in the community to obtain equipment that is needed. The neat thing is that when these tools are available online, you can do a search for assistive. You can find all of the assistive technology resources for residents of North Carolina. That includes the Vocational Rehabilitation. It might be able to help them obtain assistive technology. We reached out to national resources like the job accommodation network so people can explore what assistive technology may exist to help them at home or within the work lace. -- Workplace. There are specifics -- specific financial education tools available for people who need assistive technology. We included this resource guide through Georgia Tech and there is a national clearinghouse called pass it on for used assistive technology that people can access from any state. In North Carolina, there is a very rural community within the farming industry. People need access to assistive technology. We made sure that we included a link to the agora ability program as well. You can really dig down at the local level to find who is providing this service and to stretch out to the state and the national level to leverage the local resources so you have the capacity to serve more. We would like to welcome everyone to explore this resource mapping guide for North Carolina. That is available on the website on your screen. Michael and I wanted to invite any questions that may come to mind and we will share our responses. Please put your questions to us in the chat box.

>> Thank you. We do have several questions that have come in. It looks like we have about five minutes to address questions and then we will close out. If there is any additional questions, send them into the chat box and we will be able to do that.

>> I just want to share that in the example that Laurie Schaller gave, this is where they have done the resource mapping and they happened to turn it into this guide. It can be done but it can also be done for the local communities and specifically and specific communities that you work for. It could be statewide, but it also could be the local level.

>> We do have several questions. We will get started. We have about five minutes to do this. The first question is, why not use 211? I will start and then Laurie Schaller can jump in.

>> 211 is a great resource if your community has 211 available. Some communities may not be as strong. The other thing is, when you use 211, it is a great way to look to see the different groups that are providing the different services and to start to build those relationships. Often times, 211 is more of a hard referral. When I refer an individual to go to 211, they can find the information but sometimes it may not be updated. Often times, it is the agency, not the provider of 211 that updates the information. The agency may not have updated their information. This goes a little bit deeper than what 211 is.

>> I think that was a great question. This resource guide that was prepared for North Carolina, we were starting to share this with 211 so that they could update their information. It provides a means for communicating and making sure that the resources are updated on a regular basis. We inadvertently prepared one component and as that resource comes into fruition, we want to have the ability to add that. These referrals need to work together. This is a way to enhance your local 211 line.

>> What is 211?

>> 211 is a resource that is available that lists social service agencies within an area. It could be states or a regional 211 or it could be local. 211 is a service that is available throughout the United States. You can call 211. You can call 2114 your area and it will give you a list of different resources.

>> We had a question about what is AF P that you referenced?

>> That refers to the alternative finance project. That is an affordable loan for the purchase of assistive technology. The 35 states nationally have this program available. An individual who may have a disability and wants to participate in the Special Olympics may have the need for recreational equipment to be able to do that. It is difficult to find funding for assistive technology for that person. If somebody needs assistive technology for their education, funding is often available. In this case, the person may want a bicycle specifically designed to meet their needs and they could obtain a loan through an alternative finance project in their community. You want to make sure that you include assistive technology in your resource guide. That can really help to improve quality of life and increase the productivity. It can help to keep a senior or a veteran within their home longer in the community. For youth going through transition services, they may have a great need for assistive technology. Find those resources in your community, that is important.

>> Let's do a speed round of questions. The next one is what is the average time it takes the group to create a resource map? The answer is that it depends on you. It depends on how many people you have engaged. It depends on you. For some groups, it could take a month and for some it can take longer if they go deeper. The tool is very flexible. It is an easy tool to use to help you organize your resource map. The next question is how often do you update the resource map?

>> I just prepared resource guides for two states associated with assistive technology. The last two days I attended a conference for assistive technology. Usually I update the guides on a quarterly basis. I have an influx of new information and I will be updating it in the next week. It is certainly a hard copy of a resource guide. When the resource guide is available digitally, the needs to update it can occur more frequently.

>> This is our last question. How do we get by and from leadership of our organization that this is important? That is a good question. It is important to share how this will help to achieve employment outcomes, placement outcomes and help eliminate the barriers that individuals are experiencing where our organization is providing the services. A resource map also allows the opportunity to potentially blend and braided resources. I provide this resource, but this agency can provide another. The person who asked that question, please feel free to reach out to us. I will be happy to give you some additional strategies.

>> We have additional questions, so we will try to put those together and address them and send them out. As we close out today, I want to thank Laurie Schaller for presenting and sharing some information. I want to thank my colleague Mickey Matthews for her support in putting today's activity together. I would also like to thank the entire training and assistance team at the National Disability Institute who are also doing resource mapping on a regular basis and looking at different resources that our partners can access. I thank them for the work that they are doing. If you are not a part of the Real Economic Impact Network, please join us. Visit our website. You can access more

information. If you have questions, you can send them in by email and they will be addressed by a technical assistant team member. I hope that you will join us on July 26 at 2 PM Eastern. We will have more information on our website in the events section. Is a webinar called integrating financial education into the American job centers. If you are an American job center or workforce development information -- organization and want to learn steps to integrate financial education into your delivery of services, join us for this webinar on July 26. Also, on August 10, we will have a webinar looking at exploring alternative but it's reporting options to help individuals build credit. Our presenters will be members of the team from credit builders alliance. Finally, please check us out on our website and also on various social media channels. I want to thank you all for joining us for this afternoon. To learn more about resource mapping. If you have questions on resource mapping, please send us an email. If you need assistance, or have some questions, send us an email. We are here to assist you and help you. I want to thank each of you for making a real economic impact in the lives of individuals with disabilities and their families. With that, thank you all so much for attending and have a great day.

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