

>> Good afternoon, everyone. Welcome to the EmpoweredNYC Empowerment Ed series. Today's topic is Money and Benefits, Why Financial Empowerment is Critical to Work. We're very happy you decided to join us today and hope that this proves to be a very informative conversation for you. Before we get started, we're going to take a few minutes to go over some housekeeping tips, and so I am going to introduce my colleague, Shajira Brown who will share that information with you.

>> Hello everyone. The audio for today's webinar is being broadcast through your computer. Please make sure your speakers are turned on or your headphones are plugged in. You can control the audio broadcast via the audio broadcast panel. If you accidentally close the panel, you can reopen by going to the Communicate menu at the top of the screen and choosing Join Audio Broadcast. The audio for today's webinar is being broadcast-- If you do not have sound capabilities on your computer or prefer to listen by phone, dial 1-650-479-3207, event number 665-463-509. You do not need to enter an attendee ID. Real-time captioning is provided during this webinar. The captions can be found in the Media Viewer panel, which appears in the lower right corner of the webinar platform. If you want to make the Media Viewer panel larger, you can minimize other panels like Chat, Q&A and/or Participants. For Q&A, please use the chat box or Q&A box to send any questions you have during the webinar, and we will direct the questions accordingly during the Q&A portion. If you are listening by phone and not logged in to the webinar, you may also ask questions by emailing questions to sbrown@ndi-inc.org. Please note, this webinar is being recorded and the materials will be placed on this webpage, www.realeconomicimpact.org/our-work/financial-counseling. If you experience any technical difficulties during the webinar, please use the chat box to send a message to Shajira Brown, Project Coordinator, or email her at sbrown@ndi-inc.org. With that, I'm going to turn it back over to Elizabeth Jennings.

>> Thank you so much Shajira. As Shajira mentioned, my name is Elizabeth Jennings. I'm a Deputy Director here at National Disability Institute. We're just one member of a multimember group that is supporting Empowered NYC. You're going to hear from a few of our partners today. Wanda Lopez is the Assistant Director of Special Projects with the New York City Office of Financial Empowerment. Frances Liu, the Vice President of Citi Community Development. And Abby Mayerhoff, the Program Manager of NYC ATWORK with the Mayor's Office for People with Disabilities. You're also going to hear from my colleague, Nancy Boutot who's going to provide us the majority of our content today. For those of you who are new to us, we'd like to take a moment to share with you a little bit about EmpoweredNYC. This is a groundbreaking new partnership dedicated to improving the financial stability of New Yorkers with disabilities and their families. The EmpoweredNYC collaboration is an initiative that will create, test and promote new strategies to enable New Yorkers with disabilities to improve their financial stability. The initiative will advance financial capability through broad-based engagement and education, which are participating in today, tailored one-on-one financial counseling enhanced with new expertise, which we'll be launching in just a few months, as-- along with outreach and tools and specialized benefit support services, all provided through this pilot financial empowerment program. We have multiple strategic partners that we've brought together to be able to support EmpoweredNYC. You'll hear from a few of them today as I mentioned. The NYC Office of Financial Empowerment, the Mayor's Office for People with Disabilities, Citi Community Development, National Disability Institute, the Mayor's Fund to

Advance New York City, the Poses Family Foundation, and we're directed and provided incredible guidance by an Advisory Board of municipal offices, disability service providers and financial empowerment service providers. All working together to ensure that this pilot takes off and is able to test and really pioneer a new approach to serving people with disabilities as they seek to improve their employment opportunities and better understand their financial picture. So, I'm going to take a moment now to hand off to Wanda Lopez with the Office of Financial Empowerment to share with you a little bit more about her office and what they do.

>> Thank you Elizabeth. So the New York City Department of Consumer Affairs protects and enhances the daily economic lives of New Yorkers to create thriving communities. The Department of Consumer Affairs licenses more than 81,000 businesses and over 50 industries and enforces consumer protection, licensing and workplace laws, ensuring truth-in-advertising that New Yorkers are able to take paid leave for sick time to care for themselves or their loved ones. Within this Department of Consumer Affairs, the Office of Financial Empowerment supports the agency's efforts to protect and enhance the lives of New Yorkers. The Office of Financial Empowerment is the first local government in the nation with a mission to educate, empower and protect those with low income so they can build assets and make the most of their financial resources. One of the Office of Financial Empowerment's first and largest programs is the financial empowerment centers operating at over 20 sites across the city to provide free, confidential, one-on-one financial counseling open to all New Yorkers. And with that, I will turn it back over to Abby.

>> Thank you Wanda. So I'm really happy to be able to introduce the Mayor's Office for People with Disabilities. Our office was founded in 1972, and we are working to ensure that New Yorkers with disabilities can lead healthy, productive lives, and we're working to make New York City the most accessible city in the world. MOPD improves services and programs for 920,000 New Yorkers who self-identify as people who are living with a disability. We work strategically to achieve all of our goals, and that's divided up into a group of about seven pillars. We have transportation, education, which includes not just educating individuals with disabilities but also educating the public, access to all what New York City has to offer, health, housing, financial security, which we're discussing today. And at the center of it all is employment. And here at MOPD, we have a new employment initiative, NYC ATWORK. NYC ATWORK is the first public-private partnership for employment for New Yorkers with disabilities. It's an innovative cross-systems approach. We're building a pipeline of talented individuals to meet the needs of businesses across all industries in New York City. We are aiming to connect about 1500 people to employment as part of this initiative. And we're really focusing on learning what businesses are doing. It's a business-led and business-driven initiative. NYC ATWORK is a really strong collaboration among provider agencies, businesses across sectors, vocational rehabilitation, New York City's private and public colleges and New York City government. And now, I'm going to turn it over to my colleague at Citi Community Development, Frances Liu.

>> Thanks so much Abby. As Abby said, my name is Frances Liu. I'm very pleased to join you all today. For those of you who don't know, Citi Community Development leads Citi's commitment to financial inclusion and economic empowerment. We do this by partnering with municipalities, with community

groups and with nonprofit organizations to expand financial inclusion for underserved individuals, families and communities. And we are thrilled to be working with our partners, many of whom you're hearing from on today's webinar, to intentionally strengthen financial inclusion in the disability community. For us at Citi, this is a very important opportunity to build on our significant efforts over the last decade with the New York City Department of Consumer Affairs and their Office of Financial Empowerment to strengthen the financial capability of low and moderate income New Yorkers. So, I'm very happy to be with you all today to be collaborating with our great partners to develop the EmpoweredNYC initiative, and looking forward to today's webinar with all of you. I'll now turn it over to Nancy at the National Disability Institute.

>> Thanks so much Frances. Hi everyone. This is Nancy Boutot with NDI, and I am the Manager of Financial Empowerment, looking forward to talking with you today. So a little bit about NDI. We are a national nonprofit organization dedicated to building a better economic future for people with disabilities. NDI is the first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities. NDI affects change through public education, public-- I'm sorry, policy development, training, technical assistance and innovative initiatives. So, some of our objectives today, we want you to be able to recognize the importance of financial empowerment for individuals with disabilities. And also understand how public benefits limit an individual's financial empowerment. And also identify and debunk some common myths about Social Security Disability Benefits. And I'm sure we have many people on the line who have heard lots of myths about that Social Security Disability program. And then lastly, we want you to be able to define some action steps that you can take to improve the financial empowerment of not only your customers but also yourself. So, financial empowerment is the ability and confidence of individuals and communities to make financial decisions that promote their long-term financial stability and financial health. The Office of Financial Empowerment, you heard Wanda speak, envisions a city where all New Yorkers and communities are financially empowered regardless of their income or the income of their residents. So let's talk a little bit about a case for financial empowerment. As we know financial challenges are faced by individuals with disabilities, and what we know is that people with disabilities are actually more likely to have disability-related expenses and lower household incomes. So in terms of disability-related expenses, things such as increased medical expenses and health insurance, payment for durable medical equipment such as wheelchairs and other assistive devices, home modifications and transportation. And then we're also looking at lower household incomes. In New York City, nearly 58% of individuals with disabilities make less than \$35,000 a year. However, we know that positive outcomes and increasing one's financial empowerment has a positive aspect on a person's both physical and mental health. So, looking about-- at some of those positive outcomes, things such as decreased health risks due to increased access to medical care would be a great positive outcome. Also decreased stress to be able to save and pay bills and make ends meet and pay for emergencies really helps decrease stress. A Brookings Institute article that I read not too long ago, said that property can increase worrying, sadness, stress and anger. So we certainly know that increased access to community services and transportation can help alleviate that, increased mental health stability, greater educational attainment as well as increased, excuse me, civic engagement. So volunteering at a community gardening that happened in so many places in New York City. You know, more involvement in your neighborhood. Studies have shown that the more you feel you can contribute,

the more you will participate in your community. So, some individuals working towards financial empowerment also rely on public benefits. And while public benefits provide a safety net, they also can create a dependence that limits one's ability to increase earnings or savings. And when we talk about public benefits, it's things like Social Security Disability Benefits, SNAP, the Supplemental Nutrition Assistance Program and also TANF, Temporary Assistance for Needy Families, as well as Public Housing, HUD and Section 8 and Medicaid and Medicare. So, what we're going to do today is really talk a little bit more about Social Security Disability Benefits. And we are going to launch a poll. So I'm very excited about this. Please bear with us because this is our first poll, but we're very excited and it's very simple. And you will see over on the right-hand side, where you can put your answer. And the question is simple. Are you familiar with Social Security Disability Benefits? So we will give you some time, not a trick question. Just check yes or no. And then once you click that radio button for yes or no, you will hit submit. So if you can all just take a few moments to do that, that would be great. OK. And I have just received notice that the poll has ended. So thank you very much. I believe that people answered quite quickly and I greatly appreciate that. OK. And I know you can't see the answers on the screen so I will let you know that many of you are familiar with Social Security Disability Benefits. I can't quite tell the percentage but it looks like definitely over half. Probably about three-quarters of you are familiar. And then we have a small percentage that are not familiar with Social Security Disability Benefits. So that's great to hear. And thank you for your participation in that. That really helps us to know how things are going. All right. And if we go to the next slide, we might be able to see those percentages. OK. So, that's OK that we can't. Just read them off to you. So what are Social Security Disability Benefits? So many of you on the webinar know that Social Security Administration has two programs to support individuals with disabilities who are unable to work at what Social Security calls a substantial level. So the first is Social Security Disability Insurance, SSDI, which is also called Title II. Sometimes you'll hear it called that. And that serves former workers who can no longer work at a substantial level due to their disability. It is not means tested, meaning you don't have to be below a certain income in order to qualify. Again, it's insurance that you pay into. And the average monthly income right now for 2018, for folks who are receiving SSDI, is \$1197 a month. So Supplemental Security Income, also called Title XVI, that's a little different. It's more of a government safety net that is put in place for individuals who have a disability, individuals with low income, individuals who have not had an opportunity to work and pay into the Social Security Disability Program. So basically, SSI serves those without enough work experience. People need to meet the needs test to have fewer assets, little income. And a little difference here, the basic monthly benefit for folks who are on SSI, is roughly \$837 a month. And that depends on your living arrangements and some other things. It also depends on where you live but of course we're talking here about New York City. And the rules that contain opportunities to work and save, there are plenty that we're going to be discussing in the future months, and I'll give you a heads up about that in a little bit. But the rules are complicated and not very well understood. So that's one of the things that we want to be able to do. So let's go and talk about some common myths about disability benefits.

>> Nancy, are you still right there?

>> I am. Can you hear me?

>> We can, thanks.

>> OK, great. Yeah, so just moving on to the next slide please, some of the common myths. And Elizabeth, do me a favor and let me know if maybe-- the slide has moved but for some reason I can't see it.

>> Yup, the slide has moved and for some reason you can't see it.

>> OK. Well, then that's OK. I am a mind reader so I will go on. So some of the common myths about disability benefits that limit financial empowerment. One thing that you hear people say sometimes is I can't work more than part-time and keep my Social Security Disability cash benefits. And when we say Social Security Disability cash benefits, that can either be SSI or SSDI, or both if a person receives cash from both programs. And then another myth is I have to receive at least one dollar in SSI or SSDI to keep my Medicaid or Medicare. So these are common myths about disability benefits that can limit an individual's ability to become financially empowered. So let's look a little bit more at these myths. So first let's look at the myths surrounding SSDI. So, some of the SSDI rules. SSDI cash benefits are based on the amount earned, not the number of hours worked. So if any of you hear someone saying something such as, you know, I can only work more than 20 hours, somebody told me I can't work more than 20 hours, that's not true. The cash benefits are not based on the hours. They are based on the amount that an individual earned. A great other SSDI rule is that Social Security Disability Insurance provides 12 months, so that's a full-year of cash benefits when one first returns to work. And that's no matter how much the person is earning. So, if you're one of those lucky folks who find a job and you're earning \$50,000 a month, you will still receive your SSDI for 12 months. If you find that job, let me know. I might want to work there. Also, SSDI has what we call an SGA rule. SGA stands for substantial gainful activity. And in 2018, the monthly countable income-- I'm sorry, earnings for SGA is \$1180 for non-blind and \$1970 for blind. And we're going to talk more about SGA next month when we get more into specifics about Social Security Disability Insurance. And then lastly, there are great work incentives that can reduce somebody's countable earnings, which may allow someone to earn more and maintain their cash benefits. And there are lots of work incentives and we're going to be covering those. And not just for wage employed-individuals, it's for folks who are self-employed. And next month, you'll see an opportunity for us to register-- for you to register a little bit later on. But I just want you to know that we will be talking about SSDI in detail next month during our August webinar, and that will be Tuesday, August 14th from 1 to 2 p.m.

>> Hello Nancy? Nancy, the slide has switched. OK. Nancy, are you still with us. I wanted you all to know that Nancy is in beautiful Florida, where they're having lightning storms so we may have lost her for just a minute. So I'm going to continue it until she catches up with us. So we're going to continue with myth number 1, which I heard a lot as a benefits planner, I can't work more than part-time and keep my Social Security Disability cash benefits. So, you got to hear from Nancy a little bit about the SSDI role. The SSI role has a little similarity but it's also much, much different. And often what happens is no matter which

benefit you get, you are told the same things. So you can listen and see why this might be dangerous to folks. So for the SSI rules about this myth, SSI cash benefits are based on amount earned, not the number of hours worked. That's very similar to SSDI. The amount of the SSI check is decreased based on monthly countable income, both earned and unearned. And you really didn't hear about unearned income on the SSDI side, nor did you hear that a check would kind of increase or decrease based on earnings. And that's because SSDI is all or nothing and SSI is really about money in, means you need less from the Social Security Administration, so that check can fluctuate quite a bit. And the third is just like SSDI, the use of work incentives can reduce countable earnings.

>> Elizabeth, we lost you.

>> OK, I hear you. Which may allow one to earn more and maintain cash benefits.

>> Hi, can you hear me?

>> Yes.

>> Can you tell Nancy, you can hear her?

>> Great. You guys can hear me?

>> Yeah, we can hear you Nancy.

>> Yes.

>> All right, wonderful. So, I think I was kicked off WebEx but I think I can continue via the phone. I apologize, everyone. These summer storms can really be a bother sometimes. So Elizabeth, thank you for that. And I just want to let everybody know that in terms of the SSI that we're talking about, Tuesday, September 11th from 1 to 2, we will be covering more on that topic. But right now, let's talk about myth number 2, which is that a person has to receive \$1 in SSI or SSDI to keep their Medicaid or Medicare. And luckily, this is not true. You may qualify for continued Medicaid eligibility under one of my favorite work incentives called 1619(b). And with 1619(b), your-- even if your cash benefits end due to earned income, you can still stay eligible for SSI as long as you meet some of the criteria that Social Security requires, which is that you remain disabled, that's Social Security language, that you have

resources under \$2000, \$3000 for a couple, if you need Medicaid to work, which basically means if you go see the doctor at least once a year, and if you've been eligible for SSI for at least one month. So, really not too strict guidelines. And in terms of 1619(b), each state has an annual earnings threshold for their state. So, for New York for 2018, the state threshold is \$45,812. So what that basically means is if you're earning under \$45,812, you can still maintain your eligibility, which allows you to maintain your medical insurance. And one-- going one step beyond that, which we'll talk more about in detail next month, is a state can also give someone an individualized threshold. That amount could be higher than what you're looking at there, the 45,000 and change. So, an individualized threshold calculation is done on somebody who may have higher medical expenses than what the state average is. So even though that 45,000 looks pretty good, we can even go a little bit higher than that. And as you can tell, I get excited about this stuff. So continuing on with myth number 2 as it relates to SSDI, your SSDI cash benefits, OK, even if they end due to earnings, right, so you're earning too much, your cash benefits stop, you can continue receiving 93 months, which is basically seven years and nine months worth of free Medicare Part A. So, we're not talking six months a year, we're talking, you know, over seven years, close to eight, where you can continue to receive that medical insurance. And then you can also continue other parts of your Medicare if you purchase them or qualify through the state. So things such as Part B medical insurance, part D prescription drug coverage, that's what we're talking about there. And if you want to continue your Medicare coverage after those 93 months, you can buy Medicare coverage as long as you continue to be disabled, and as long as you live in what we call a Medicaid Buy-in state. And luckily, New York is a Medicaid Buy-in state and has a great Medicaid Buy-in program. So, the New York Medicaid Buy-in program offers Medicaid coverage to people with disabilities who are working and earning more than the allowable limits for regular Medicaid. So it allows them the opportunity to retain their healthcare coverage through Medicaid. And what this program does is allows working people with disabilities to earn more income without the risk of losing that vital healthcare. So, you can see some of the guidelines that you have on the screen in front of you. Must be a resident of New York State, be at least 16 years of age, coverage goes up to age 65. Beyond that, we get into retirement so it changes a little bit. Person must have a disability as defined by the Social Security Administration. Be engaged in paid work, so that can be self-employment, it could be wage employment, full-time, part-time. Have to have a gross income of up to \$61,740 for an individual, and \$83,340 for a couple. And then lastly, have resources below \$20,000 for a one-person household or \$30,000 for a two-person household. And there is more information on retirement accounts and other information that you can access by going to the link that we've provided you below. So really a great opportunity. So when we talk about Medicaid Buy-in, it's for those who are working. So let's talk a minute about employment and financial empowerment. And the importance of things such as being able to rely less on public benefits, to be able to participate in these webinars and have access to good information, to have greater control and ability to make sound financial decisions and more control over day-to-day spending. So, just those things like transportations, rents, internets. Financial empowerment gives you control over that type of spending. And that also includes saving for emergencies, so that you're able to absorb financial shock. Despite the diversity of financial situations, many American households are surprisingly vulnerable. And such family, even those with higher incomes, can be disrupted by just one financial setback. But most of us can agree that having enough money to comfortably pay for bills and build savings is important to building financial empowerment. And then also things such as reaching financial goals, contributing to the workforce in meaningful ways and meeting personal psychosocial needs, is also a great way that employment helps with financial

empowerment. So having said that, I am now going to turn it back to Wanda, who's going to talk to us a little more about EmpoweredNYC.

>> Thanks Nancy. So, as you all hear in the beginning, Elizabeth mentioned that EmpoweredNYC is this public-private partnership codeveloped and supported by Citi Community Development. But it's got this great partnership and collaboration with our Office of Financial Empowerment, the Mayor's Office for People with Disabilities, the National Disability Institute, Poses Family Foundation and the Mayor's Fund to Advance New York. And the goal is simple. We want to take what we do well and add specialized training to make sure that the customers understand all their options. So we're going to create, test and promote strategies to enable New Yorkers with disabilities across the boroughs to improve their financial stability. And currently, EmpoweredNYC is approaching this work in two ways. One is through webinars like today, ensuring that service providers are well informed and aware of the available resources. And the second component is the one-on-one customized financial counseling with the specialized benefits. And so this pilot is going to engage certified financial counselors. These are seasoned and experienced folks. And then provide them with the additional training so that they can do financial counseling for individuals with disabilities and their families, and they will operate flexible, mobile financial counseling across the five boroughs at select locations. And these locations still are going to be chosen in partnership with the EmpoweredNYC working group and select partners. And the idea is that the pilot will allow for this adaptive financial counseling. So, financial counselors will participate in this new training that it's taking in certified financial counselors, again seasoned folks, and build upon their existing best practices, integrate knowledge of the disability-specific benefits and needs that Nancy was setting upon, and incorporate all of that into the traditional financial counseling model. We're very excited about rolling that out. And with that, I'll turn it back over to Nancy to close this out with some action items.

>> Thank you very much, Wanda. I appreciate that. So yeah, action items. We want to make sure that each of these webinars, we give everybody who's attending some action items that will help you to learn more about what we're doing as well as to keep you involved with the webinars that we're having and get a chance for you to contact us as well. So the first action item, I mentioned it before, is please join the Empowerment ED webinar training series each month and you'll see the webinar link there. And you'll see it again when we get towards the end of our presentation where we ask you for some feedback. We also want you to advertise this series to your staff and all your community partners. And as much as we love people to participate live and in person, where you can ask questions live and get them answered live, which by the way is a hint that if you have any questions, please put them in the Q&A box and we will be able to answer those questions either via chat or live on the line. I just wanted to let you know that if you are unable to attend, all of the webinars are also archived. So each month, when you go to register for the archived-- I'm sorry for the webinar, you'll also see a place to click on all of our past webinars where you will be able to look up the archived version. And we also want this to be beneficial to you. And one of the things that I know I have learned throughout my tenure in working on financial empowerment for individuals with disabilities is I realized I was not very financially empowered myself. So before I started talking about financial empowerment skills for folks, I realized I needed to become a little more financially empowered. And we think one of the great ways to do that is Test

Financial Counseling on yourself. You can call 311 and request an appointment to meet one-on-one with a financial counselor. And I really think the more that we do that, the more that we also understand what people are going through when they come to us and need our assistance. Also encourage your staff, customers, families to register for the Empowered Cities' Listserv. So that will not only keep you up to date on the various webinars that are going on, letting you know when archives are posted. It will also let you know other things that are happening. For instance, last month and this month, we were having listening sessions throughout the five boroughs. And if you were on the Listserv, you would have gotten the opportunity to find out where and when those community sessions were. So, please make sure that you sign up for our Listserv. We think it will be beneficial for you. And then some more action items. Most importantly, we want you to join us every month so that you can build your knowledge and your level of comfort regarding financial empowerment. In fact, so let's see, I've told you what our August training is and I think what the September is. I believe in October, one of the things that we're going to be covering is just how to talk about money with folks. Money is a pretty uncomfortable topic for many people. I think many of you on the line probably or maybe grew up like me where, you know, if money was brought up, you know, it was, no, we don't talk about those kind of things, it's not nice to ask people about their money. So one of the things we're going to do is help you learn how to expand and talk about money with people so that they can be more comfortable talking about it with you, with their counselors and with the project. And then please get ready to refer your customers to the new financial counseling pilot. We're on the process of hiring people. We're educating you all now. So coming this fall and we will of course let you know, you will be able to start making referrals to the project. And we think that this is going to be a great way for people to have more opportunities to become financially empowered. So as we move on, you know, we-- you heard from myself today, you heard from Wanda. Crystal works with Wanda but she wasn't participating on the call today. And then Abby. We are all here, we are all available to assist you now. So if you have questions about the program, if you have questions about OFE and what they do, you've got a couple people that you can contact. Abby gave you wonderful information about the different pillars and how they-- how MOPD assist New Yorkers in going to work. So you can contact her if you have questions. If you have any questions for National Disability Institute, I can tell you I am a personal geek when it comes to Social Security Administration benefits, SSI, SSDI, and I just love to talk about it to anybody who will listen. So feel free to get in touch with me if you have any questions about that. And having said that, I think we have about 12 to 15 minutes left, and I am going to ask Elizabeth if we have any questions for either myself or Wanda or Abby.

>> Yeah. Great. Thanks so much, Nancy. We do have a few questions. I want to let folks know that a couple of questions came in that are really more advanced than what we planned to tackle today, so we answered those questions to those folks privately. But we do have a good list of questions for you, Nancy and as well as a few for OFE. Our partners at MOPD, Abby, is hosting a live webinar viewing party today. So if you have a question for MOPD, we're going to pass it on to them and make sure that we get back to you, or you can put it in the chat box and Abby, who's on chat, can answer directly to you. So thanks Abby for doing that. If you would like information on how to host your own live webinar viewing party, please reach out to us. We would love to guide you through how you might do that, either for your own staff or for others in your community that you'd like to bring together, to gain this information together and have a conversation with each other. So Nancy, we'll send the first question out to you. An

individual wrote in and said, I really appreciate this information. I understood people cannot work more than 15 hours a week. How do I give them better guidance?

>> Great question, yeah. And that is something that we hear all the time. So as we mentioned before, I think one of the really important things for professionals, folks with disabilities, their families to remember is that whenever we're talking about SSI or SSDI, we're talking about earnings. We're not talking about hours. So many people can and are working full-time and still keeping some type of an attachment to their medical benefits if they want to. You know, one of the things that we also have to remember is when somebody is working and earning a good income, most likely they're working for a place where benefits are being offered. And we can see that it's much more feasible to build financial empowerment if you're not relying solely on those federal type of benefits. So again, I think the most important thing to remember is it's not the number of hours, it's never the number of hours. It's actually the amount of countable earnings when you have a job or when you're self-employed.

>> Great. Thank you so much, Nancy. Wanda, I'm going to direct the next question to you. So somebody asked, I am a provider, I would like to do a one-on-one financial counseling session. Do I have to be under a certain income limit to participate?

>> No, there are no income limits. They can just call 311 and schedule an appointment at a location that's convenient for them, and we welcome their feedback. I hope their-- they provide us with feedback on their experience because I am confident it's going to be a great experience.

>> And Wanda, let's stick with you for a minute. So people wanted to also know, how many sites do you have? Is it one location? How do I find out where to go?

>> So currently, the Office of Financial Empowerment does have financial empowerment centers. There are 20 sites throughout the five boroughs. And then where we will provide the EmpoweredNYC is still to be determined. So we're going to have those discussions with the Advisory Board and our working group and partners around the table to make sure that those locations are where the folks need it most. So that will be information that I will have at a later time and hopefully we'll be able to point them to our website, which will have all that available.

>> Great. Thank you so much, Wanda. Nancy, the next question is for you. Somebody asked, can you go back to the beginning and describe the difference between SSI and SSDI again?

>> Sure. You know, I, many times, talk with parents and they say that their son or daughter gets an SSA check. And I have to say, OK, no, well, that's the Social Security Administration. So let's talk a little more

about the different programs. So the first that we mentioned was Social Security Disability Insurance. And the important keyword there I think is insurance. So, all of us on the line right now are paying into Social Security Disability Insurance through our pay. And it's exactly what it kind of sounds like it is. It's insurance so that either when I retire or if I incur disability and cannot work anymore, that disability insurance will cover me somewhere in the future down the road. And I'm insured to get that because I've been paying into it. Now, when we look at Supplemental Security Income, SSI, that's more of a needs-based safety net program that is offered to individuals by the government who have few assets and little income. So-- And as I mentioned before, it-- it's a safety net, it's just enough to help people get by. And the basic monthly benefit amount right now for New York is roughly \$837 a month depending on the person's living arrangement. And let me just go on to say that, you know, the rules for both SSI and SSDI are complicated and therefore not very well understood, but we know the importance of making sure people do understand so that they can make better informed decisions about their financial futures.

>> Great point, Nancy. Thank you so much. So we've had a few questions in the chat box that Shajira maybe would like to answer. A couple of folks have asked, how do I connect to the previous archived webinars so I can help people to watch the last month's webinar and also to help share what I learned on this month's webinar?

>> Sure. You would just go to our website, www.realeconomicimpact.org/our-work/financial-counseling/empowered-cities website, and all of our webinars that we've done in the past will be listed there for you and for whomever else you would like to review our website. And it will-- this one will actually up in the next two weeks. So, we welcome you to look at the website.

>> Thanks so much Shajira. And for all of you are watching the chat box, I just posted that link into the chat box. When you visit that page, you can see Empowerment ED, the upcoming webinars as well as the former ones. And there's always the option to watch the webinar, to download the slides and to download a transcript of today's conversation if that would be of use to you. So Nancy, we have another question for you. Folks said I'm really-- could you just tell me one more time about SSI and Medicaid? I've always been told you have to have at least \$1 in SSI to get Medicaid, so you've thrown me for a loop.

>> Certainly. And I will tell you this right now. So whoever asked that question, I'm so glad you did. I could probably-- not in New York, we're going to say I could probably in another state probably find some pieces "official documentation" that actually says that somebody has to have \$1 in Medicare-- I'm sorry in Medicaid and-- for cash benefit in order to continue their Medicaid. And it is simply not true. And that is because of, as I mentioned before, one of my absolute favorite work incentives, 1619(b). So 1619(b) comes into play when somebody zeros out their cash benefit. And what I mean by zeroing out is that you've gotten to the point where you're earning enough that you don't receive a cash benefit anymore. However, Social Security Administration understands that just because you're working at a level where you don't get a cash payment anymore, that doesn't mean that you're earning enough to

pay for your medical insurance. So that's why 1619(b) was put in place so that people can earn up to that state threshold that I mentioned before. So if somebody is not getting any more of a cash benefit, they can still earn up to, and I'm looking for my piece of paper to make sure that it's exactly right, 45,000. And I apologize. So I'm just going to say roughly \$45,000. It is in the slide. That you can earn up to that amount and you will still keep your attachment to SSI. And by keeping your attachment, your eligibility to SSI, that simply means that even though you're not getting any cash from SSI, you are able to maintain your Medicaid. So, in all actuality, without having that \$1, people can still receive Medicaid for the rest of their lives if they do proper personal futures in financial planning.

>> Great. Thanks Nancy. And I posted in the chat box for everyone that the 2018 state threshold amount for New York is \$45,812. So, lots and lots of room to work beyond having \$1 in SSI available to you. So Wanda, we have another question for you. Somebody asked, what financial issues are covered in a one-on-one session?

>> Oh, good question. I would say most commonly, it's around either looking to establish credit or look at items on credit reports and, you know, find out what's there because they may have a goal to purchase something and they want to know where they stand. Budgeting, planning for college, maybe FAFSA. So it's a lot of those services and it's all free. So that seems to be more commonly around debt reduction, credit building and saving, things of that nature, getting banked.

>> Great. Thank you. Yeah, that sounds very useful for all of us regardless of your income level. We are a nation of debtors so having that access to that kind of counseling is really incredible. And I'm grateful to OFE that they should offer such a service. Nancy, we have another question for you. Somebody asked when you're in that time period for Medicare, that Part A, is provided free of charge. This person asked, what happens to my Medicare Part B, as in boy?

>> Great question. So, your Medicare Part B-- and it gets a little confusing, but it's never fully guaranteed. Once-- When you become eligible for Part B, it's actually something that you do pay into. And it's a pretty small amount but it helps somebody keep that piece of the pie that they're able to then use for health insurance. I'm Sorry, I had a problem with my phone there for a second. Elizabeth, I'm not sure if you would want to answer that a little better than me.

>> Sure, no problem. So during that time period while your Part A is free, your Part B you pay for. And people pay for part B now very often but it comes immediately out of their check. So during that time period when you're not receiving a check, you're billed for the Part B. So it remains in place. You still have access to it. It's just the structure through which you pay for it changes because you're not receiving a cash benefit at that point in time.

>> So--

>> Thank you very much.

>> -- with that, we're going to conclude our-- no problem. I think that's the end of our questions. If you had a question that you didn't get answered, Shajira can we go back for just one moment to the slide with everybody's contact information. Please feel free, if you had a question that you didn't get answered, to reach out to any of our partners here that are available to you, Nancy, Wanda, Crystal or Abby. We really do want to be accessible to you and want to make sure that all of your questions got answered. We are going to be doing this every month and we hope to hear from you throughout the month if there are issues that you want to raise. Or if you have new topics that you'd like us to discuss, we'd like to hear that too. Speaking of additional topics, Shajira will go to our next training. So we gave you a little teaser today about the difference between SSI and SSDI. We heard from folks throughout New York City that this is really critical information since for some, it is the only income that they have. So we want to make sure that we're able to give you a pretty good understanding of some of the basics. We hope you'll join us next month where we'll focus in on an overview of SSDI benefits and work supports. That's going to take place Tuesday, August 14th from 1 p.m. to 2 p.m. To register, we have the link there for you. It's going to take you directly to the registration. Of course, you can also always visit our website realeconomicimpact.org/empowered-cities. We hope you will take the survey that's going to pop up as soon as we close down this training today. Your feedback is going to help us to make sure that we're designing and delivering a training series that meets your needs. I want to take a moment to say thank you to all of our presenters today. Thank you Nancy, thank you Wanda, thank you Frances, thank you Abby. Thank you Shajira for providing us behind-the-scenes support. And thank you to all of you on the line. We wouldn't be here without you. We hope you join us again next month. Have a great day, everyone.