



Pre-Conference Workshops

Two concurrent pre-conference workshops will take place
Tuesday, May 27, 2008 from 9:00 am – 4:00 pm

Session #1 Description

Income and Asset Development

This Pre-Conference Session is Co-Sponsored by:

- ▶ The Center for Self-Determination
- ▶ The Employment Policy Group, University of Iowa
- ▶ World Institute on Disability
- ▶ National Disability Institute
- ▶ University of Iowa Law, Health Policy and Center

Moderator: Jack Hillyard, Director, Employment Policy Group, University of Iowa

Confirmed Speakers and Panel Participants:

- ▶ Ricky Broussard, Get a Life consulting, Houston, TX
- ▶ Internal Revenue Service
- ▶ Deirdre Silverman, Director of Community Programs/Venture Fund Manager, Alternatives Federal Credit Union, Ithaca, NY
- ▶ Margaret Lombe, Boston College Graduate School of Social Work; Center for Social Development at Washington University
- ▶ Center for Medicare and Medicaid Services
- ▶ Jim Dehem, Community Living Services, Wayne, MI,
- ▶ Bob Laux, Broker/Owner, Wild River Realty, Bethel, ME
- ▶ Tom Foley, World Institute on Disability
- ▶ Mike Morris, National Disability Institute and Law, Health Policy and Disability Center University of Iowa College of Law
- ▶ Johnette Hartnette, National Disability Institute
- ▶ Tom Nerney, Center for Self-Determination

Near-total impoverishment relegates individuals to dependent relationships, if any relationships at all, shallow connections to the community and little hope for dreaming and ambition. When a person is isolated or vulnerable by reason of poverty, their networks are often small or non-existent.

Not surprisingly, a good life for people with disabilities and older adults is not very different from a good life for anyone else: friends and

family, a place of one's own, financial security, choice, and the ability to make a contribution to society. In the fields of disability, aging and community living, the idea of 'self-determination' has become an important part of the ethic, understanding and language pattern in recent years. These developments are often tied to advances in highly individualized support design, direct funding, and family- and consumer-governed supports and services.

What a person does during the day goes a long way toward increasing self-esteem, facilitating potential relationships and being an important part of the community. Just as important, the production of private income gives deeper meaning to the notion of freedom—a cornerstone of self-determination.

About the Session:

This session will provide a forum for individuals from a variety of disciplines to discuss new directions in the asset development field and to share their own challenges. It will examine what we have learned so far from research, policy and practice on the strengths and limitations of asset-based approaches. Also, the session will stimulate reflection and debate on our potential roles as we review our policies directed to disability, aging, poverty, and exclusion. Forced impoverishment as a condition for the receipt of public funds or practices that prohibit individuals with disabilities from generating private income through income and asset development will be explored, from typical financial instruments to home ownership and business acquisition.

Asset development policies that invest in economic security and opportunity for all have the potential to become the cornerstone of a new

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domestic policy framework that moves America beyond both the New Deal and the present era of “devolution.” An asset-based policy framework can address the common needs and aspirations of all American households: it rewards work, promotes self-sufficiency and appeals to widely shared beliefs about opportunity, fairness, self-reliance, and economic security. It will be built less on categorical programs that marginalize the poor, and more on income, investment, and savings policies that are the means to attain sufficient economic well-being for all households.

These ideas have been attracting significant policy attention in several countries, where important initiatives to officially recognize access to assets for the poor have been undertaken. Newly designed structural approaches to income and asset development will be fully explored through the accumulation of money through private sector mechanisms, family support and banking incentives. Learning from initiatives with other poor populations in the United States and even other countries, this session will focus on the following:

1. An assessment of the potential of new directions to emerging public policy to identify strategies and approaches to support ‘self-determination’ and reinforce its fidelity
2. Inclusion of financial assets as a dimension among instruments for fighting poverty, based on the assumption that taking account of assets—in the form of savings and investments to meet educational goals, own or maintain a home, sustain retirement or start a small business, for example—can be a major complement to existing policies that are only based on income
3. The positive effects of assets on the well-being of low-income individuals and families, which help people break-out of poverty permanently
4. The role of public policies related to self-determination, housing, social inclusion, access to child education, adult learning, etc.
5. How disenfranchised populations can use their public funding resources as an investment for their future
6. The relationship between meaningful employment and increased financial independence, personal empowerment, and decision-making
7. Meaningful employment as the ultimate means toward freedom of choice and overcoming poverty

Topics

Topic 1: Self-Determination and Asset-Building as a Central Tool for Social Policy

Should asset-building programs become more widely available? Can they apply to all segments of the population and the poor population in particular, given the potential constraints on consumption? How compatible are these approaches with current “social investment” trends in public policy? What is the role of tax incentives? Are asset-based policies compatible with older goals of guaranteed income? As we re-think our public policies, what would be the advantages and dangers of considering a wider use of asset-based approaches?

Topic 2: Social Investments and Life Course Perspectives

Asset-building policies and programs discussed will be targeted towards people who are currently poor and excluded. New universal matched-savings and endowment policies and programs, that use asset-building as a preventative measure against poverty and exclusion, are also being developed. These take a longer-term, and often a life-course perspective in asset-building. This topic will cover the rationale and merits of new models that emphasize a more inclusive approach to asset ownership.

Topic 3: Asset-based Approaches in the Context of Poverty and Social Exclusion: Concepts and Theory

The theory behind asset-based approaches indicates a shift in the framing of the problem of poverty. What are the theoretical foundations of asset-based approaches? What are the implications of how we define and address poverty and social exclusion? This topic will examine the distribution of assets and wealth in the United States. How does asset ownership vary by income level in the United States? What are the trends regarding accessibility of assets and savings among more vulnerable groups in the population, given the range of asset-building vehicles and tax incentives currently available? How does this relate to consumption patterns?

Topic 4: Access to Banking and Savings

Access to banking and saving instruments is considered to be a key component of asset-building programs. This session will provide perspectives from the financial sector and examine the role of financial literacy and its implications for the feasibility and viability of IDAs.

Topic 5: Increasing Individual and Family Economic Success

This topic will cover how to maximize participation in the Earned Income Tax Credit (EITC) by promoting outreach and education at the national, state, local, and neighborhood levels; helping low to moderate income workers by promoting free and low-cost tax preparation as an alternative to fee-based services, products, and loans; and facilitating the use of the EITC as an entry point for financial education and asset development.

Topic 6: Individual Development Accounts (IDAs) Targeted to Low-Income Groups

Individual Development Accounts are based on the proposition that savings will lead participants to change their financial behavior in ways that will help them out of poverty. This session will examine existing evidence and early evaluation results from a range of IDA experiments and projects, and consider implications of how we picture the role of IDAs in poverty eradication strategies.

Topic 7: Building Housing Assets of Low-Income Groups

Real estate continues to be one of the best ways for individuals with limited earnings to amass future assets. By converting, for example, Section 8 to the Home Choice Voucher alone, individuals may utilize parity payments to pay principle against a mortgage, a forced savings that is hard to beat. Several organizations have developed initiatives to enable low-income people to accumulate assets

and, in turn, use those assets to stabilize and improve their housing arrangements to reach the goal of home ownership. Representatives from a wide range of projects will speak to the strengths and limitations of current initiatives, as well as draw from preliminary results to consider the implications of these forms of asset-based programs.

Topic 8: Strategic Next Steps to Asset-Building

How do “lessons learned” from small local experiments apply in the policy context? What would be the implications of expanding IDAs and other asset-building strategies beyond the “demonstration stage”? What possible new directions should be considered for policy development? Should we basically take the wait and see approach—building on lessons that will be learned from other jurisdictions? What should be the balance between asset policy targeted to the poor and more universal, preventative policies? –Parent Group Legislation

Target Audiences:

The session is intended for senior policy-makers, low-income individuals, representatives from financial institutions (such as credit unions and banks) as well as other private sector representatives interested in the development of saving incentives and assets for low-income individuals.

Session #2 Description

Enhancing International Communication and Information Sharing Strategies to Support Self-Determination

This Pre-Conference Session is Co-Sponsored by:

- ▶ The Center for Self-Determination
- ▶ Developmental Disability Institute, Wayne State University

While “pockets of excellence” exist everywhere, international communication and information sharing strategies are not as effective as they could be. As a result, people often use their limited time and scarce resources to “reinvent” the wheel when being able to access information about the many lessons learned elsewhere might have led to more productive outcomes. This impedes efforts to promote more responsive human service systems that enable people to lead more productive and inclusive lives.

This situation is unacceptable in a modern global village with its advanced communication capabilities. This is particularly true for developments now occurring internationally in the self determination movement.

Information is power and is critical to enable people to lead everyday lives of real quality.

This day long pre-conference workshop will enable participants to:

- ▶ Use a self-determination lens to critically review policy and practice developments in different countries
- ▶ Assess the status of current information gathering and sharing mechanisms and strategies
- ▶ Identify ways to build collaborative, cross disability partnerships committed to effectively gathering and sharing information with global stakeholders on self-determination related issues

The workshop will run from 9:00 am – 4:00 pm with two 30 minute breaks and a 60 minute lunch where participants will have opportunities to network with people they do not know from other parts of the world.

The day itself will be broken into two major sections:

- ▶ Morning - presentations will focus on developments in self-determination in different countries
- ▶ Afternoon - discussion groups and a closing plenary will identify ways to better gather and share information

Morning

Using a series of brief presentations during the morning, presenters from around the world will update participants on developments that are relevant to the key themes of the conference, with particular reference to what is happening in their jurisdictions that supports the principles of self-determination.

This format will provide participants with a snapshot of a wide range of international

developments that they might not otherwise be able to learn about during the two days of concurrent sessions on Wednesday and Thursday.

During the presentations, special attention will be paid to how communication and information sharing occurs, along with an overview of strengths and weaknesses.

Presentations will be accessible and use plain language. Attendees will receive a CD with a compilation of resource materials presented during the day.

Afternoon

After the morning presentations, participants will spend the rest of the day in facilitated discussion sessions where they will address key questions and issues that are critical to developing an effective global strategy that will enhance communication and information sharing. Information distilled from the day will be presented at a closing plenary.

The goal is to identify next steps in developing a communication and information sharing strategy that will maximize the use of modern technology which facilitates users' ease of access and use to further support the self determination movement.

Particular attention will be paid to identifying strategies that will help to keep people with disabilities informed and involved in information sharing processes, including those who do not have ready access to the internet.

Session Facilitators:

- ▶ Brian Salisbury – Director, Strategic Planning, Community Living British Columbia
- ▶ Doug Woollard – Vice President, Community Planning and Development, Community Living British Columbia
- ▶ Barb Leroy – PhD., Developmental Disabilities Institute, Wayne State University, Detroit, USA
- ▶ Dan Fisher - National Empowerment Center, Massachusetts, USA

This conference with important international perspectives is presented by:



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