



CalABLE Working with a Disability

Original Broadcast Date: March 23, 2022

Slide #1

Anne Osborne: Good afternoon, everyone. We are expecting a large audience so we're going to give it a few minutes before we begin to give everyone the opportunity to join. So probably in about two minutes we will start the webinar.

Again, if you are just joining in, we will be starting in about a minute. We have a large audience today, so we are giving everyone the opportunity to login before we begin. We should be beginning in about a minute.

All right, well I would like to welcome everyone to the CalABLE webinar series. I am Anne Osborne, and I am the program manager and I'm going to review some housekeeping items with you before we begin.

First, we recommend that you close any apps or browser windows that you will not need during the webinar. Having too many apps open can take up the Internet bandwidth you need to participate in the webinar and can result in problems with the audio or video feed. So please consider pausing those that you don't need to have open during this webinar.

We are on slide 2 now

Slide #2

We also have two ASL interpreters available. You should be able to see the video feeds in the gallery of presenters.

If you are joining us on your computer, you can adjust the format of your screen to increase or decrease the size of the presenter video feeds by hovering your mouse over the edge of the sides until a bar appears. Click and hold your mouse to the side bar to adjust the size. If doing this causes some of us to be cut off, go to view options in the webinar controls and change the zoom ratio to fit to window. You can also use the view options to increase the size of the slide if you need to.

We also have live captioning provided. To turn this option on, look for the CC icon in the webinar controls. You may adjust the settings for that if you need larger captions and there should also be a transcript option available for you which is a longer running text if you prefer that option.



Slide three please.

Slide #3

Next the presentation slides are available to you. The reminder email that you received about an hour ago has a link to the slides at the bottom. You may have to scroll to find it. If you do not have that reminder email, the slides are also available on the treasurer's website at treasurer.ca.gov/ABLE and there is a screenshot on the screen for you. You would want to click on that webinar tab and then scroll down to today's presentation.

Slide four.

Slide #4

There are two audio options for the webinar today. You can listen through your computer speakers or through a telephone. Don't forget to adjust the volume on your computer if you need to.

Slide five.

Slide #5

To use the telephone option dial 1-669-900-6833, and when prompted enter the ID webinar number which is 836 5336 5487 and this is also displayed on the screen for your viewing.

Slide six.

Slide #6

We will be taking questions at the end of the presentation, so please submit your questions using the Q&A box. You can submit those questions at any time during the presentation and we will address them at the end of the presentation. We will be answering questions related to working with a disability first and then questions about the basics of CalABLE if time allows.

Also, just a note here, a lot of times your questions will be answered throughout the webinar, so if you want to hold your questions until the webinar is complete, they may be answered during the webinar.

A replay of this webinar will be available on our YouTube channel in about two weeks. Also available on our YouTube channel is a selection of other webinars that we have done in the past. There is information on special needs trusts, qualify disability expenses, how to open an CalABLE Working with a Disability



ABLE account and many other topics. So, you may want to look at that YouTube channel for our complete library of webinars because today's topic will deal with working with a disability.

Slide seven.

Slide #7

And we would like to introduce the California State Deputy Treasurer Audrey Noda for some opening remarks.

Dante Allen: There is no audio, Matt.

Audrey Noda: Good afternoon, I am California state deputy treasurer Audrey Noda, and I would like to welcome you to the CalABLE webinar series. Today's topic will be working with a disability. The CalABLE team has partnered with the Department of Rehabilitation and PRIDE Industries to discuss how they can support disabled individuals with obtaining gainful employment.

The DOR and PRIDE Industries will participate on a panel discussion and will share what resources and programs are available for individuals with disabilities and how you can tap into these resources.

You will also learn about the CalABLE program as a whole and the benefits to owning an account.

Treasurer Ma and I believe that CalABLE is an excellent financial tool for Californians with disabilities and believe this program along with resources like DOR and PRIDE Industries help make a critical step toward ensuring that people with disabilities have the access to resources that can help put them on the path towards financial stability.

CalABLE account owners can take advantage of making tax-free purchases when the funds are used for qualified disability expenses such as expenses towards education or training for employment.

In just three years over 7,000 CalABLE accounts have been opened, and these account holders have entrusted us with more than \$70 million in assets. This makes the CalABLE program the fourth largest in the US by account holders and assets out of 47 programs nationwide, and kudos to our talented staff led by Dante Allen for all the great work that they have done to make CalABLE the program it is today.

Alongside the treasurer I am committed to promoting the program as one of my top priorities to help Californians achieve a better life experience.

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Thank you for joining us today and for your continued support of the CalABLE program.

Now I would like to turn the program over to CalABLE Executive Director Dante Allen. Thank you for joining us today.

Dante Allen: Thank you Deputy Treasurer Noda. It looks like we are having some video technical difficulties, Matt. We didn't see the video, but we heard Deputy Treasurer Noda.

If you can stop your share -- and then try and bring back the presentation, that would be great.

And if you can go to slide number eight, please.

Slide #8

So, before we begin today, as Anne mentioned at the very beginning, this is a slightly different presentation. We have arranged a number of presenters and we will get into a dialogue discussion about working with a disability.

And typically, at the beginning of all of our webinar presentations we do an overall basics on CalABLE. We know that many of you are attending CalABLE webinar for the first time and that you want to know all of the basics about who is eligible, what can you do with a CalABLE account, what is considered a qualified expense and what is not. And we will touch upon those things but probably won't spend a lot of time on them this afternoon. We have other resources that will go into more detail about the sort of things, but we really want to get to our topic today which is working with a disability.

And we have a video from last year, one of our CalABLE ambassadors, Antonio Contreras, who will talk about his experience in using his ABL account while working. Matt, if you could go into the video, that would be great.

Antonio Contreras: My name is Antonio Contreras. I am 22 years old. I am a sophomore at Georgia Tech. I like being in college. I like to do karate and play video games. I am in the Excel Program for people like me who have an intellectual disability. When I'm not away in college, I live in Fremont, California, with my parents. I worked as an intern for Congressman Ro Khanna. I also worked at the Amazon Fulfillment Center.

My parents helped me open a CalABLE account so I can save money for college. I have two part-time jobs. I work at LA Fitness at the front desk. I also work at Decatur CoWorks as an office assistant. My name is Antonio Contreras. I am a CalABLE ambassador. I can learn if you show me how to do something.



Dante Allen: You can go to slide nine please.

Slide #9

So, we'd like to start our presentation with a little bit of a Q&A. So, this is the first step in our poll, and I want to know if you could save for whatever you want, what would you save for? And this is using a CalABLE account. Would you save for a home, for education, for technology or other assistive services, or would it be for recreation or a vacation?

Let us know by filling out the survey that should be popping up right now, and I will give you just a few moments to answer that.

All right, let's see the results.

Okay, it looks like things are fairly evenly split. A lot of you want to go on vacation, 46 percent say you want to use your money for recreation and vacation, and that's a great opportunity and you can actually use funds in a CalABLE account to pay for things like recreation or a vacation.

You can also use them for health and wellness equipment or assistive technology or education expenses.

You can use them to purchase a home and that is something we see very commonly.

So, we are very excited to see about the things you want to save for.

I'm going to go over a very quick overview of CalABLE, and then I want to introduce you to some of the guests we have brought. You can go to slide 10 please.

Slide #10

So, let's talk about some of the basics of ABLE. Slide 11.

Slide #11

So, ABLE stands for Achieving a Better Life Experience act. And it was a change in the federal tax code that was designed specifically for people living with disabilities to help them reach their financial dreams.

The act allowed states to offer their own savings and investment programs, and CalABLE is California's version of this plan. As Deputy Treasurer Noda said since CalABLE opened in 2018, more than 7,000 people have opened up CalABLE accounts, and they have accumulated more than \$70 million in savings across-the-board.



Slide 12 please.

Slide #12

There have been some changes to CalABLE since the program opened, so I want to update you on some things that are new for 2022.

The first is the annual contribution limit. Previously CalABLE accounts were limited to just \$15,000 from all contributors per year. New for 2022 is the annual contribution limit has risen to \$16,000.

In addition, there are individuals, if you are working and not participating in an employer-based retirement program, you can also contribute actually a lot more. You can contribute up to the federal poverty level for the state that you live in. Here in California that amount has risen from \$12,760 in 2021 to \$12,880 in 2022. That's an additional \$12,880 that you can contribute on top of the \$16,000 you are already allowed to contribute from all sources.

There have been three new ABLÉ programs that have launched. Hawaii, Maine, and Utah all offer their version of an ABLÉ program, and many of these programs are national programs meaning you don't have to be a resident of that state in order to participate.

Medi-Cal just recently updated their fact sheet that looks at how they view a CalABLE account, and for the most part they view it exactly as the law intended it to be. So, there will be no confusion about how Medicaid or Medi-Cal looks at things versus our other programs look at it.

And just to quickly answer a question that popped up in the Q&A, is can you contribute to a Roth IRA to your CalABLE account? And actually, the only thing that can be contributed to a CalABLE account has to be in the form of cash. So, you can't move over real estate or any other holdings or any mutual funds, you can't move us into a CalABLE account without first liquidating them, turning them into cash, and then contributing them to your ABLÉ account.

With something like a Roth IRA there may be tax implications that, once you it into cash, that you may need to consider, and if you are receiving benefits, you may also have income that you may need to be able to report for your benefits.

Slide 13 please.

Slide #13

So, who is eligible to open an account? First and foremost, you must be an individual with a disability, and that disability needed to begin before your 26th birthday. If you meet eligibility



criteria for programs like SSI or SSDI and your disability began before age 26, then you are automatically eligible to open a CalABLE account.

And we use the same definition of disability that the Social Security Administration uses. So, if it's any compassionate allowances or the blue book, then it is a condition that will make you eligible to open a CalABLE account.

Slide 14 please.

Slide #14

So, you are not required to have SSI or be on any benefits to open an ABLÉ account. You do have to go through a few additional steps but it's a very simple process, so you can still join even if you are not receiving benefits.

But how do these ABLÉ accounts work? They work to protect your assets. But they are not a shelter for income. So, what that means is the protections that you receive from benefits, if you are working and you put that money into an ABLÉ account, that doesn't turn that money into non-income that want to be counted against your benefit. But it will protect the money from being counted as a resource, so you want to exceed the resource limits of programs like SSI or Medicaid.

You can select a savings option that is FDIC protected. Or you can choose to invest your money in mutual funds and potentially grow them over time.

Any earnings in a CalABLE account are tax-free as long as when you withdraw the money it is spent on a qualified disability expense.

And anyone can contribute to a CalABLE account.

Slide 15 please.

Slide #15

So, before the ABLÉ Act an individual with a disability who was receiving SSI could only accumulate about \$2000 in savings. If they went over that they would get a letter from SSI that says you have excess resources and you need to spend that money down.

But now with a CalABLE account an individual can save up to \$16,000 a year and even more in some cases, up to \$100,000 in total before their SSI is impacted at all.



Now Social Security has been instructed that they disregard any money in a CalABLE account below \$100,000 from being counted as a resource.

Slide 16 please.

Slide #16

Again, the annual contribution limit is \$16,000 for a CalABLE account. If you are receiving benefits you can place up to \$100,000 in your CalABLE account and that money won't be counted against you as a resource for your benefits.

If you are not worried at all about benefits you can actually grow and continue to contribute to your CalABLE account up to \$529,000, but just remember once you get above \$100,000 you are probably off benefits.

And CalABLE is designed to automatically reject excess contributions if you are unable to make those.

Slide 17 please.

Slide #17

So, what is a qualified disability expense? As mentioned, you can withdraw the money at any time without taxes or penalties as long as they are for qualified disability expenses. A qualified disability expense is considered any expense related to the ABLE account owner as a result of living a life with a disability that helps them to maintain or improve their health, their independence, or their quality of life.

Now this is a very broad definition, right? Anything that helps to maintain or improve your health, independence, or quality of life. But it is meant to be broad. It can include a number of other things like education expenses, employment, housing, transportation, health care expenses, and much, much more.

Slide 18 please.

Slide #18

Here are a few other examples of qualified disability expenses, but they are not limited to these things. But notice that it includes things like basic living expenses, it could include food, it could include legal expenses, and it can even include funeral and burial expenses. As long as they contribute to the beneficiary's health, independence, quality of life they are considered qualified disability expenses.



It's important to note that taking a nonqualified disability expense is not illegal. So, you can actually take out money from your CalABLE account at any time for any reason. But if it is for a nonqualified disability expense, just know that you may be subject to any regular income tax on the growth of your CalABLE account, plus you may be subject to a tax penalty for the withdrawal of those funds for nonqualified expenses.

Slide 19 please.

Slide #19

There are fees associated with a CalABLE account, and I'm not going to spend a lot of time with them here today. I really want to get to our subject about employment. But just know that it's a very affordable program. The fees start at \$37 per year and depending on your investment choices and the amount that you have in your ABLE account, they can go up slightly from there.

There are no enrollment fees to open a CalABLE account. And like I said, there are variables depending on what options you choose whether you are saving your money or choosing to invest and potentially grow it over time.

Slide 20 please.

Slide #20

So, in this example it's assuming a CalABLE account with \$3000, and if you put your money in the FDIC insured portfolio, the total amount that you would pay is that \$37 annual account maintenance fee.

If you choose one of any number of our investment portfolios, in addition to the \$37, you would pay anywhere between \$2.40 to \$2.70, plus there is a state administrative fee of \$13.20. So, with a \$3000 balance it would cost you anywhere between \$52.60 to \$52.90 per year to operate your CalABLE account.

Slide 21.

Slide #21

I did mention that there is a component called ABLE to Work, and this is one of the best ways to quickly grow the money in your CalABLE account and still have that money protected from counting against you as a resource for benefits programs. With ABLE to Work an ABLE beneficiary who is working can contribute a portion of their own income up to the federal poverty limit for the state that they live in in addition to the \$16,000 that can come from all

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other sources. So as long as you are working and you are not participating in an employer-based retirement program, in addition to the \$16,000 you can use your own income to put into your ABLE account to save another \$12,880 for a total of \$28,880 in a single calendar year.

Now that is a great way to build savings and we have learned already of individuals who had CalABLE accounts that have used their money and placed it in a CalABLE account and were still able to save and grow that money, and they were able to buy houses, pay for closing costs, all with their individual savings. And that is something that may be unique to their experience, but a CalABLE account makes it possible for them to do that.

I am looking at the Q&A and I see someone asking can income automatically be deposited into a CalABLE account pretax? And no, that is not possible at this time. Anything that is contributed to a CalABLE account is done post-tax, so taxes are already taken out of that money before you contribute. The great thing about a CalABLE account is that you can then grow that money and any growth on that money is not taxed. So that is something to consider as well.

Let's go to slide 22.

Slide #22

So, as I explained, an individual who is working and not contributing to an employer-based retirement plan can contribute up to a maximum of \$28,880 into their CalABLE account. That is \$16,000 from all contributors and another \$12,880 from their own income.

Next slide please.

Slide #23

So, I want to introduce our colleagues from the Department of Rehabilitation, and I know that was a very fast overview, but one of the reasons we wanted to go through that very quickly is because we wanted to focus on our main topic which is employment. And the reason why CalABLE has invited folks to be a part of this discussion is because we recognize that ABLE opens up new possibilities for people with disabilities.

As a person with a disability myself I fully recognize what employment has done for my life. And the idea of being able to work and save money and grow that money in a tax-advantaged way is of great excitement. And so, with the new possibilities of an ABLE account, we also know there are folks who would love to learn about seeking and getting employment.

And so, we want to point you to one of the state's best resources for people with disability seeking employment, and that is with our colleagues at the Department of Rehabilitation.



If we could go to slide 24, please.

Slide #24

And so, I want to turn it over to our guests today. We have Danielle Hackworth who is with the Department of Rehabilitation, so Danielle, I will pass it over to you.

Danielle Hackworth: Thank you Dante. Good afternoon, everyone, my name is Danielle Hackworth and I'm with the California Department of Rehabilitation and I'm with our workforce development section out of Sacramento.

First and foremost, I would like to thank everyone for coming today and hear a little bit more about what services the Department of Rehabilitation can provide.

We have three easy goals with our mission at DOR. We want to help people find employment, independence, and equality throughout the workplace. We partner with various stakeholders whether that be vendors like PRIDE who is on this call today, various community colleges, state colleges, universities. And we also partner with our secondary partnership which is businesses in California to help put people with disabilities back to work in this state.

People with disabilities have amazing abilities and amazing things to contribute to the workforce, and our job is to go about educate and inform and empower businesses to be able to hire people with disabilities and have them be a part of an inclusive workforce.

Slide 25 please.

Slide #25

Our California Department of Rehabilitation is divided up into 14 districts across the state of California. So, we have a map on our intranet page which will be at the end of this presentation, and you can go in and put your ZIP Code and it will link you to the closest DOR offices in your area.

Our 14 districts include the northern Sierra Valley, which is Sacramento, Chico, that whole area. We have our San Joaquin area which is the Bakersfield area. Santa Barbara which covers San Luis Obispo and Thousand Oaks. Inland Empire, which is our Riverside, Temecula, San Bernardino, all the way down to El Centro to the Mexican border. San Diego which is San Diego County. Orange/San Gabriel districts which covers the Anaheim and Orange County areas. Redwood Empire which covers all the way from Sonoma to Shasta County to the Oregon border. Greater East Bay covers Antioch, Richmond, Oakland area, San Francisco which of course is the San Francisco Bay area. San Jose which captures San Jose County. And then our Van Nuys/foothill area, which is Glendale, Pasadena, Palmdale, that area. And then our greater



Los Angeles area which covers more of the LA basin, and then our LA South Bay area, which is Long Beach, Compton, Inglewood, that area.

Those are the 13 districts divided up, and then we also have our blind field services section which covers statewide. So, if you have a visual impairment array disability where you may qualify for the blind field services, you will get placed with a specialized counselor in your area. So, we have blind field services counselors all over the state to work with people to make sure they get the specialized assistive technology and needs to be able to work with any employer.

Slide 26 please.

Slide #26

So, like I was saying, the Department of Rehabilitation has a website which is www.dor.ca.gov. There is a search button up in the top right-hand corner which will lead you to find your home office, and like I said, you will put in your ZIP Code and that will bring up the specific DOR offices in your area and it will give you their address and telephone number and you will be able to contact them directly to find out if you are eligible for services.

My department's email is workforcedevelopment@dor.ca.gov, and we also have a contact number which is area code 916-558-5423. And we can help you with any workforce questions or any needs you have. So, if you are looking at do I qualify for services, would I be eligible for state employment, how do I find my office, maybe the website isn't working for you, you can go ahead and give us a call.

We also work directly with businesses in the state of California, and this is how they can get in contact with us. So, if you own a business or you know somebody who wants a business and they are interested in hiring people with disabilities, they can contact us at that email or that phone number and we will work with them directly for incentives and planning to get people with disabilities back into employment in the state of California.

Slide 27.

Slide #27

Dante Allen: Thank you Danielle for your quick overview of DOR. And I want to introduce another of our guest speakers today, Dr. Jennifer Luebke, and she will talk about PRIDE Industries and the amazing services that her organization offers for individuals with disabilities who are seeking employment. Take it over, Jennifer. And Jennifer is also the mom of Antonio, our ambassador that we featured in the beginning of the presentation.



Jennifer Luebke: Yes, I am the mom. I am better known as Antonio's mom, but my name is Jennifer Luebke and I am the chief rehabilitation officer at PRIDE Industries, and I just wanted to thank everyone for making this webinar possible this afternoon so thank you Dante and Matt for putting this terrific webinar together, and thank you Danielle. I know we do a lot of great work in partnership with the Department of Rehabilitation.

PRIDE Industries is a 55-year-old social enterprise. We started in the basement of the church when parents had adult children and they were trying to figure out what they could do for employment and what they would be doing all day. And I relate to that because that's what I was thinking about for my son as well. What would he do after 18 or after age 22? So, I can definitely relate.

So, PRIDE Industries is now a very large almost \$400 million social enterprise. We are headquartered in Roseville, California. And actually, we have business in 17 different states across the country.

We provide competitive business services which fuels our mission of creating employment for people with disabilities.

Next slide please.

Slide #28

So, I wanted to let everyone know how you would get in touch with us. I do have some information in the coming slides, but the way to get in touch with us is through our I AM ABLE helpline. PRIDE Industries has a free helpline for people with disabilities and other barriers to employment. So, you can call us at 844 I AM ABLE or 844-426-2253. You can also find us at PRIDEindustries.com or the IAMABLEhelpline.com.

We will return your call whether you have specific needs or any other questions about resources for people with disabilities and will connect you to the right people if you go ahead and contact us. So, this is the best way to get a hold of us.

Next slide please.

Slide #29

So, we work with adults with all different types of disabilities, both visible and invisible, or I like to say both apparent and non-apparent disabilities. My executive admin is Deaf, he has a hearing loss, so he works with me and for me at PRIDE Industries.



My son has an intellectual disability. Unfortunately, he doesn't work for me and I don't want him to work for me. But we do work with many people that have various disabilities, developmental and intellectual disabilities such as Autism, cerebral palsy, Down syndrome, and people with physical disabilities, people who are in wheelchairs or have spinal cord injuries. We even work with people that have mental health or psychiatric disorders, people who might have anxiety disorder or PTSD or schizophrenia.

We work with people that have traumatic brain injury, hearing loss, people who are blind or visually impaired, and also people who have a host of learning disorders like dyslexia or ADHD, dysgraphia or dyscalculia. Any person with some sort of disability or learning disorder, we want to work with you. We want to help you find a job and get prepared for a job.

Next slide please.

Slide #30

And so, we provide various services for people with disabilities. And those include employment preparation, job placement, on-the-job support, and independent living services. So, we provide a range of services that are funded through the Department of Rehabilitation, through our regional centers, and through private donors.

We also have jobs on-site at our company. We actually have facilities management services, custodial, HVAC services where we hire people with disabilities to perform the services through PRIDE Industries.

We have manufacturing logistics services that we provide companies, and that also creates jobs for people with disabilities.

My team, the rehabilitation team, are looking for various businesses in the community where they would like to hire people with disabilities. We provide job readiness training and then we help place the person in a job, and then we help support them through job coaching.

And it doesn't stop there. Many times, we will check in with our clients to see how the job is going, and oftentimes it's going great. And other times our clients will say to us we are looking for a new job or I would like to try something else, or I would like to move up in my career. And so, we support career development, and really what we are looking for is competitive integrated employment for our clients.

So, when it comes to employment preparation, we do a host of assessments. We do skills assessment, soft skills training, we provide vocational training, and we also work with our clients to search for a job.



We also place people in jobs. We will do an employment matching and we will make sure that our clients are efficient in their job search.

We will look at on-the-job support. We have a variety of job coaches who are fantastic at their job. They will train people on how to break down their job into different steps and help them accomplish those steps so they can perform their job. And they also work with the employers just to make sure that people around them at work are being as inclusive as possible.

We also provide some ancillary services which include independent living services like personal safety skills, money management. We train people on how to take the bus or how to take transportation from and to their job.

Next slide.

Slide #31

We work with large national customers locally and across the country. Some of the companies we work with like HP, we work with Amazon, we work with VSP global, and we also provide custodial services for the Sacramento international Airport. And I always love flying in and out of the Sacramento airport because I get to see a lot of the people that are our clients and who we have been able to successfully place in a job.

Next slide.

Slide #32

We also work with a variety of small and local business customers. So, some of the logos that you see here, we work with Thunder Valley Casino, we do a lot of their laundry for them, and we've got a terrific partnership with Thunder Valley. Kelly's cookies, Lotus foods, so a host of businesses locally in the northern California area, and we also have a PRIDE office in San Diego. And we do have companies we work with throughout the state.

Next slide.

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So, if you have any questions, you can call our I AM ABLE helpline or you can call me directly, my name is Jennifer Luebke and I am the chief rehabilitation officer at PRIDE Industries. You've got my email there as well as my phone number. My phone number is 916-224-7358, and my email address is Jennifer.luebke, so I want to make sure you sent it to the right person. At PRIDE Industries.com, and then one more slide please.



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Again, our I AM ABLE helpline is the fastest and best way to get a hold of anyone at our company. We would love to work with you if you have a disability, any of the disabilities I mentioned or other disabilities that I didn't mention. We would love to work with you and find out what your strengths are and help you find competitive integrated employment.

Thanks so much.

Dante Allen: Thank you Jennifer for that presentation. And we are going to begin the discussion portion. We've gotten a number of questions across our Q&A, but before we go to those questions I thought maybe Danielle, Jennifer, that the three of us could engage in some discussion.

And one of the first questions that I wanted to talk about, and this is really -- you both have given brief overviews of your program like how I gave a brief overview of CalABLE. And I am wondering if each of you can have a conversation, we have talked about sort of the technical aspect of the services that you offer. But I'm wondering if we can touch base on the social, emotional benefits of having gainful employment. I just wonder if either of you could share your thoughts, whether it is in interacting with clients or just the overall impact of when people are productively working in their communities.

Danielle Hackworth: Sure, I can go first if you don't mind Jennifer. People always equate it to what happens when you meet somebody new. What happens when you go to a party, what happens when you are introduced. People go what you do for a living? There is an identity associated to our careers and our productivity, and what I found when I worked with clients who were looking for jobs is when you have a disability and maybe you have been removed from the workforce, you lose a sense of your identity. And it becomes hard to answer that question.

And is not something to be shameful or embarrassed about, but our society has a stigma attached to that. And that is what we do with the Department of Rehabilitation, is break down the stigmas and break down those barriers, but also help people with disabilities get back into the workforce, keep defining their identity, get back to having that ability to do what they are best at.

We all have different abilities; we all have things that we exceed at and things we don't. Using myself as an example. If you asked me to assemble IKEA furniture for a living, I would not be a successful human. My brain does not operate that way. Does that mean I am not successful in other things I do? Absolutely not. We just have to find what works best for us and our abilities and makes us feel good about what we are doing and that's really what we try to do, work with



the individual and really evaluate where they are at in their life and where they are at with a disability and what they can feel proud of and what they contribute to the workforce.

Because it is a sense of identity, and it does make you feel good to be able to contribute that way. Jennifer?

Jennifer Luebke: That's terrific, Danielle, and I absolutely agree. It's really a source of self-esteem for someone to have a job and to be able to find meaningful employment.

I have several examples; in fact the best part of my day is to see our clients and see them in their jobs being successful. Some of them are supported in their roles through job coaches. Some of them have learned their job and figured it out and no longer need support.

But often times I see people that come through our doors, and they just can't find a job. They have looked for a job, they have applied for a job, they have tried to explain the disability to an employer in an interview, and maybe there is some bias out there, some misperceptions about what they are able to do or what they are not able to do.

For example, I know a person who happens to be Deaf, he went to college and has a bachelor's degree from Gallaudet University which is the university for people with hearing impairments. It took him he said a year and a half before he found PRIDE. I believe he knew somebody else who was working for us, and he asked can you help me find a job.

We hired him I believe before I actually started at PRIDE, we hired him as an intern. We found out he had some really great computer skills and then he began working in our rehabilitation department to do administrative assistant work.

So, when I came to the door five months ago when I started this job, I needed help with my calendar because my calendar was just a mess. So, he learned the calendar very quickly and was able to prioritize meetings, he had a really good instinct for what was a priority and what wasn't.

I don't know ASL and actually I would love to learn it. He has taught me a few words, but I would find a way to communicate with him effectively, and he is just beaming. You know?

I recently promoted him. He was an administrative assistant and now he is my executive administrator.

I talked to him the other day and I said I would love to find out more about what you would like to do in your career, but I need you for about two years first. But I would like to find what you would like to do so you can learn those skills, and he said I will definitely be with you for more than two years. And I said I would really like to help you continue to learn.



Another for my son, he's got a job while he's in College Park and he has a part-time job at a golf club. He is in a team of four people and he works with them to clear the tables and reset the tables at the golf club. And I just know he is so proud every time he gets his paycheck. We logged on, we get on Zoom, and I help him log onto CalABLE and he deposits his money, he transfers it from his bank account into the CalABLE account. And this week he had a goal of saving money to go on vacation with his friends for spring break.

So, as we speak -- I am a nervous wreck, but he is having fun out in Disney World. He does owe me \$400 though, so I do want to say that I gave him a payment plan without interest, but you know their self-esteem, it's really about the self-esteem and that ability to work and save money, and CalABLE is a big part of that.

Dante Allen: Well mom, I hope you know that if you wanted to you could have contributed that money directly to his CalABLE account. I know that Antonio is good at asking for those contributions. But congratulations to him on Disney World.

The other thing that I have heard in both of your presentations is that there is some crossover. You guys work together. So, I wanted to explore that pathway. So, if I am a person with a disability and have never worked before, I am not even sure what I could get hired and paid to do, what is the pathway that I should take? Do I go to DOR, do I go to PRIDE? I really want to explore what my employability is before I go off and go look for a job.

Jennifer Luebke: I'll go first. I think you could start with either of us. Danielle, I don't want to speak for you necessarily, but you can call us or you can call the DOR. What we will do is just learn more about you and more often than not what we will do is say you know what, talk to our good friends here at the Department of Rehab so they can open the file and we can make sure you get the services that you need and get it funded.

So, you can start with us and we work directly with the Department of Rehab, and I know that they -- the Department of Rehab has referred many people to PRIDE Industries.

So, either way, I know that, at least for my son, he wanted a job, he found one. We didn't even know about the Department of Rehab four years ago. So, the organization, the nonprofit organization that we were working with said you've got to go to the Department of Rehab.

So, we went there and my son was able to get funded for job coaching to get a job, and now he is being funded for part of his education.

Dante Allen: Did you want to take a portion of that question, Danielle? If folks don't know what they want to do or what they can get paid for and they contact DOR, what happens?



Danielle Hackworth: Yes, I will refer to my coworker Kathleen Alonzo because my UPS man is here, and my dog hates him. So, if she goes nuts I'm going to go on mute.

Yes, it's always good to start with DOR because we have different vendors beyond the state of California. We love PRIDE but there is not a PRIDE in every area of the state, but there is something like PRIDE in every area of the state. And that is the beauty of the Department of Rehabilitation. We have contracted various service providers in all different areas whether it's a rural community or a major metropolitan area, and we can get you connected to those resources once you are found eligible for services.

So, if you are already receiving Social Security benefits, you are eligible for our services, that's not even a question. Because it's a lot more difficult to qualify for Social Security benefits than it is to qualify for our program.

If you don't yet have benefits you should definitely apply for our program because we can help you with your disability.

I think it's just really important for people to know that it is a partnership, and it is constantly moving and it's an individual plan for service. So, it's going to be based on the person that is applying based on what they want to do, and then it also comes down to the availability of our partners like PRIDE and what they have openings for and what they can do in that local area.

So, it's very broad in what we can do, but we have these relationships everywhere. And if you open a case with us then we can explore all of those possibilities from there.

Dante Allen: Thank you. So, Danielle, I'll stick with you for just a moment, we gave the example someone who may have never worked before, not necessarily know what of their skills are employable, what if it is on the opposite end of the spectrum? Somebody who has worked for a number of years but has acquired a new disability that would allow them to do what they did previously. Does DOR help folks like that?

Danielle Hackworth: Absolutely. Those are some of our favorites because they come with all kinds of transferable skills. And sometimes when we have to start over, we actually find some of the best opportunities.

We do a lot of career exploration and that can be through various things whether it is through our DOR staff, we can send people out informational interviews, we can partner them with vendors like PRIDE, and we can explore what skills you already have and what barriers you are facing and other life factors. It doesn't just have to be a disability. We know there were a lot of things that can come up. We might have a criminal past; I have children and a barking dog. All those things can be barriers to certain levels of employment.



We look at all these factors and we use labor market research and information to best guide you on a career path that will lead to a job. So if you have minimal skills or you have 25 years in one industry and can no longer do that, we're going to look at what skills and abilities you have and see if you want to stick with that plan and see how we can redirect it into a career path, or maybe you need additional training and services to get into a new career path that you are able to do successfully through your time with us.

So, it's all an individual assessment and just taking the time. I really want to stress DOR is not a fast process. Because it is about taking the time to explore yourself, it's really about taking the time to look at what things are in your way and what we can do to support you along the way. It's a growing process and a fluid process, and we work as hard for you as you want to work for yourself.

So together as a team we will help you achieve whatever goal you were looking for. If it's something that is achievable in the labor market. I always like to mention I had somebody who came to me and said I want to be an elephant trainer. Well, I live in Chester County if anyone knows where that is, it is rural and really high up close to the Oregon border. There are no elephants in Chester County so I can't really put you in a vocational plan to be an elephant trainer if there are no elephants in this area. Maybe you could be an elephant trainer if you were willing to relocate to somewhere where there are elephants but with that idea of we want to set you up for success so we're going to evaluate all of those things to make sure that you really are going to be successful.

Dante Allen: Since you bring it up Daniel, and I'm sorry I don't mean to stick with you while you have the prospect of the barking dog, but you did touch upon a question that we received in the Q&A, and that is does a person need to use the DOR district office where they live or say if they live somewhere else and they had a relationship there, can they still work with that person?

Danielle Hackworth: I'm going to refer to Kathleen because Kathleen is actually a former counselor and she is on here to help me with hard questions like this. I don't have the answer to that, Kathleen.

Kathleen Alonzo: My filter is all wonky, sorry guys but I don't know if I can turn it off.

But it depends. It's on an individual basis. I had a very specialized caseload in the past and am based in San Diego. This is throughout the state and I would get transfer cases all the time in different places, and that is just because it is based on their preference. So, we can advise as best we want, it's usually best if there is a close proximity to the counselor that you are currently working with.



However, there are some certain circumstances that that is not going to be the case. And it's just because of accessibility. So virtually there is a lot of things we are doing virtually. There are electronic things where we don't necessarily need wet signatures, we don't necessarily need a physical signature and things like that. But as far as logistics and things like that, that would require a face-to-face or perhaps additional training based on the disability, it needs to be in person to ensure the success.

Then absolutely it would be my recommendation that they are served in the community that they live in. I hope that answers your question.

Dante Allen: Indeed, thank you Kathleen.

And Jennifer when a company hires a PRIDE Industries client what support will that employee receive?

Jennifer Luebke: That's a great question. Depending on that employee's or employer's needs we will provide that support. There are some clients we place and really where we provide support and we help them is in the job search process and helping them with their prep for their interview, maybe helping them with their resume. And then when they get to the job, working with them to best explain what accommodations if any, they may need in order to have that job.

And at that point we may not support them after that because they don't need the support.

For some clients we have job coaches. We will have people who were working with that client to help them learn the skills for the job, make sure that there is quality control, and then as they get more confident in their skills, they are able to perform the skills. We will start not being by their side little by little. We will start backing off until they are fully able to do their job on their own.

We will also check in because we will have to sometimes help them advocate for themselves with their manager or their supervisor.

Other clients may need ongoing support and that's where we are able to get some funding from the Department of Rehabilitation for ongoing support.

If for some reason the funding stream doesn't happen, we have a foundation, the Michael Ziegler foundation at PRIDE. Michael Ziegler was the CEO at PRIDE Industries for many years and recently unfortunately passed away, but we do have the foundation. So, we have private donors that make donations, and we use that in order to help people find jobs and be supported in jobs. So, we will find a way.



Dante Allen: Thank you for that Jennifer.

Another thing that comes to me, and you both talk about getting jobs and working for others. I am wondering if DOR services apply to individuals who may rather than seeking a job may be more entrepreneurial, that may want to explore starting their own business or becoming self-employed and selling their own goods or services.

Danielle Hackworth: That's a loaded question, Dante. Yes, the answer is yes. We can support self-employment. But there's a lot of hoops to jump through to get to that spot. I would not be the expert in talking about that. Kathleen may have something to contribute.

But what I do know quickly off the top of my head is that it does have to be something that is not a pre-existing business. So you can't have like an Etsy shop or anything that already identifies that you have started a business. It has to be a new original idea.

You do have to qualify with certain credit scores and funding and things like that. And we can support all of this and it's something that we are really pushing to move forward to explore with more individuals in the state of California, but there's a lot of things that come along before you get to that spot.

So, if somebody is interested in starting their own business and self-employment, really the best thing you can do is get signed up with DOR, meet with the local counselor, and discuss your ideas and thoughts. It is not impossible. But I think for my own experience, I wasn't a counselor, I was a business consultant and so I help people actually get the jobs and we had a gentleman, and like I said I am in rural Shasta County, and we had a man who wanted to be a chicken farmer and sell his eggs at the local farmers market. So, he did the business plan, he went and got his credit score and the proper funding, he took some business classes, he had never owned chickens before. He did the labor market research and showed he built a folio and design, and we were actually able to support him, we were able to get him his business license, the chickens, all the supplies, the egg washing machines and cartons with his name on it and everything like that and get him a booth at the local farmers market, so he was a very successful farmer on his own.

So, nothing is impossible, it just takes a little bit longer to explore that and make sure it is something that will actually be feasible.

Dante Allen: Thank you for that. This question could apply to both of you, it's one that came to our Q&A. And especially for first-time workers but even for people like myself that have worked for a number of years. There is this concept of reasonable accommodation.



Is there guidance that either of you can provide on what a reasonable accommodation is, when it might be appropriate to ask for a reasonable accommodation going into a new job? Your thoughts on those.

Jennifer Luebke: I am not the expert on reasonable accommodations, but what I do know is there is a resource out there that I have seen. It's the job accommodation network. I looked it up because I was looking for accommodations for my son actually and there is a six page document, six pages of accommodations, reasonable accommodations that you can request for someone who happens to have an intellectual disability.

I found another one, I think it was specific to people who have Autism.

So, if you look at that website, they have gathered a list of accommodations that have been requested from employers. And it was just mind-boggling about how many different accommodations there are.

I believe the figure -- a lot of employers think it's going to cost a lot of money to make an accommodation for an employee that has a disability. The average cost of an employer providing accommodations is \$500. So, when you think about someone being in a job and perhaps staying there for at least, I don't know, three or four years, \$500 is really a minimal amount in order to accommodate someone with a disability and you get a great person to do your job.

Dante Allen: Before I turn things over to Anne and our open questions, I want to make sure that we each get out any last thing that we want to make sure that we get out. So, I'm going to ask you a bigger loaded question this time, Danielle. Do either of you ever recommend CalABLE to your clients that you encounter?

Danielle Hackworth: You know Dante that is such a funny question you just ask, because while you were giving your presentation, I was texting Kathleen, and I was like we need Dante to come present to all of our staff. Like I said I wasn't a counselor, I worked on the business side of the house, and she counseled people. And she said yeah, I know about it but not to this extent. And I said gosh this is a lot of money people can save.

So, this has been more eye-opening to me maybe than some people on the call today of what you guys have to provide, and I really do want to get this message out to our consumers and people who were seeking a job because there are so many fears and myths behind Social Security programs among what people with disabilities can do.

Although we do have work incentive planners within DOR work specifically with people on how going back to work will impact your benefits, and that is their whole job. To sit down and collect your Social Security information and really evaluate the plan, find out if you have some trial



work period, what that effect is going to be, how long you have these periods for. And they do a great job with that.

But I think educating people on the savings programs would be so much more powerful. So, I really look forward to pushing this message out further and I really look forward to partnering with you more about this Dante because I really think this needs to go bigger for our staff because they just don't think -- I think they have heard of it, but they don't understand it.

So, I'm really excited that I'm here today so that I can learn about it to take it forward.

Dante Allen: Thanks a lot Danielle. Jennifer?

Jennifer Luebke: Dante we are going to invite you and Anne to make a presentation to our employees. I think we have just under 6,000 total employees at PRIDE and over 60 percent of our employees have a disability and this is of course across the United States, but CalABLE is open I believe to anyone and they don't have to live in California in order to open an account.

Dante Allen: Absolutely.

Jennifer Luebke: We also have an employee resource group for people with disabilities. We call it People with Possibilities or pop group, so you will receive an invitation soon.

Dante Allen: Looking forward to it. And I think part of the reason why the three of us got together today is understanding the connection. Working of course means you have the capability to earn, and as long as you are able to work, earning is a great thing.

But if at any time you start work and you lose your ability to work, tapping into savings is a great possibility.

And if you were not able to work and you have savings and you don't have it in an ABL account, that can affect your ability to earn benefits. So, by placing the money in an ABL account you can still have that savings and rely upon it and still qualify for benefits.

So, there are a lot of ways that we intersect, and I want to make sure that the folks listening today understand that it's not just about getting a job or not just about having a savings account. It really is making these things work together.

And there are a number of programs through Social Security. One that I am familiar with is the PASS program or the program to achieve self-support which does allow you to work on a limited basis while you gain the capability to support yourself and still receive some benefit dollars to help along the way.



So, there is a combination of things that can happen, and I know that people are really interested in that.

So, I look forward to presenting to both of your teams and to anyone listening if you have a group, we would be happy to come out there. I know that there are a number of you that are listening in today.

With that said I'm going to turn things over to Anne so we can go into a little bit of Q&A if that works for you, Anne.

Anne Osborne: That works for me. One question that I received and I think both Jennifer and Danielle can answer is, is what is the difference between PRIDE and DOR?

Jennifer Luebke: Danielle, did you want to take that first?

Danielle Hackworth: Sure. So, the Department of Rehabilitation is funded through the federal government, but we are a state agency for the vocational rehabilitation act. So, we service any individual with disabilities whether that be an apparent or a non-apparent disability to help them seek employment.

The Department of Rehab is really your starting ground if you have a disability to see what opportunities and services around there to support you in this path to employment.

We can help with various alternative pathways to employment whether that be going to some kind of an apprenticeship, certificate training program, you can get your Associates degree, Bachelor's degree, Master's degree. I even have a young lady who got a PhD.

We can follow your path as long as the goal makes sense for your disability and for your abilities.

We also have our new program which is for students with disabilities. So, if you have a child between the ages of 16 to 22 they can come in and start gaining work experience. It is paid for by the Department of Rehabilitation. We set them up with local businesses so they can try things out and get a taste of working and they can start building the skills and knowledge because I don't know about you guys, but when I was 16 I thought I wanted to be something and I ended up being something else. And work experience gives you the opportunity to try different careers and different career paths and see where you are going.

So we are really about educating people about going back to work and the supports going there, and then of course we can provide financial assistance for paying for those tuitions, supplies, and then any assistive technology and equipment you may need once you go to the job.



So that is kind of hormonal with it, and then we have partnered with Jennifer and PRIDE and other vendors across the state. I did see in one of the comments somebody said I can't find a PRIDE in our area. That's okay because we have other vendors like PRIDE in your local area and we partner with them, we contract with them to help provide these additional supports. And we pay for that to support them to help individuals with disabilities get a job.

So, Jennifer now it's your job to explain to people what we do once we refer people over.

Jennifer Luebke: That's pretty much it. The DOR offers many, many services. I am so glad that someone told us that we should sign up because my son was able to get some technology paid for that is related to his education and was able to get some job coaching funding.

PRIDE is one of many vendors of the Department of Rehabilitation. We have many partners; community partners where we place people with disabilities. So many times, the Department of Rehab knows we have strong partnerships with certain businesses, and if they know that one of their clients really wants a particular job at that business, many times they will give us a call and say hey, do you think you can help one of our clients get a job there, or can you work with them to get them trained to have a job there.

So yes, we are one of many. And in our area we also have day programs where we partner with the regional center, and the regional center, my son has a file there, I believe it is for people that have intellectual and developmental disabilities before a certain age.

So, we have day programs where we help people with disabilities up there in the community, take various classes, recreational classes, explore jobs with internships.

We also have a workgroup training program. We at PRIDE have manufacturing facilities, we have facilities maintenance services, as I mentioned at the Sacramento airport. So many times, there are people where it's their first job, they don't have a lot of experience, they may not know what the transferable skills are. So, we will place them for a short period of time in one of our particular jobs. We will get them trained, they get used to that, and then they are ready perhaps for the next job in their career, the next step.

So, we will work and place them outside of PRIDE or internally at PRIDE. But we are a vendor and we are also a social enterprise. We work with the Department of Rehab and the regional center.

I know it's confusing, there's a lot of overlap, so it's a little confusing.

Anne Osborne: And this kind of falls under your discussion, Jennifer. If an individual has a regional center representative, should they still try to contact DOR? So, I think -- again with all



of the overlap, if either one of you could just talk a little bit about the regional center and that relationship, I think that would be helpful.

Jennifer Luebke: I think Danielle you might want to take that one, what are the overlaps between the regional center and DOR.

Danielle Hackworth: Sure, but I will defer to Kathleen because she was a counselor so I will have her answer that one for me.

Kathleen Alonzo: Yes, no problem. Hi again everyone. Each -- not each but each district, they have their own counselors who have specialized caseloads and so that would be supported employment. We work directly with regional centers in our area and when I happen to be in my office, I was the person with the specialized caseload that worked on supportive employment with the regional centers in San Diego County.

I think what would be best would be a more linear way of trying to get those two connections without a lot of overlap or miscommunication or double dipping, things like that, is again to contact either your regional center and see if they have their own liaison with the Department of Rehabilitation if that is the route they decide to go through.

Now if it is reversed, if they were to come to a DOR office and would like more information about a regional center, then again the proper process would be to be referred to that specific - - sorry, now my dogs are going crazy -- counselor who is that liaison with that regional center, and then they will contact their person to get that connection, and again make sure they are receiving the appropriate and the most beneficial services on both sides because they do overlap, most definitely.

Jennifer Luebke: And for what it is worth I know that in our case you can be referred to the regional center through the school district, my son has IEPs and when it was time for him to get a job and work, we were directed to the Department of rehabilitation.

And we work with both, so we have clients from both and some of our clients, as I mentioned before, they will get a job, they will be funded for job coaching through the Department of Rehab, but if it's longer than a certain number of hours then we will need to get other funding and that is through the regional center.

Anne Osborne: And we just had a question come in -- I worked my 100 hours and got paid through DOR and I had to leave my training because I reached the paid hours. Am I able to do that again? And I think you just touched on that, Jennifer, but maybe just broaden that answer little bit more for our audience.



Jennifer Luebke: If that person qualifies there may be additional job coaching funded that they can get. At PRIDE if we are placing you and their funding runs out and we determined that you need it, as I mentioned before we do have a foundation where we have private donors who donate to our foundation for this very reason. If there are any gaps, we want to minimize those gaps as much as possible.

So, we will do our best and usually the Department of Rehab and the regional center have been terrific to work with. Very reasonable. And when we provide a case and say here is what is needed for this client to be successful long-term in their job, we are able to work it out.

In those very rare instances, we are not able to do it, we are able to pull some resources from our foundation.

Danielle Hackworth: And I will piggyback on that. If you did finish a work experience opportunity through DOR, depending on what path you are on, so if you are a student with a disability doing student work experience, there are other opportunities for more work experience hours. So, what you would need to do is go back to your counselor or student services coordinator and tell them you would like more work experience hours and they can look at adjusting those hours and increasing them.

If you are between 16 and 22 you can work 300 hours per contracted year that runs on a federal fiscal year but you can expand beyond that if you change work sites and learn new job duties.

So, the idea is to keep expanding your abilities and keep getting those skills so you can get employment. So, we can do various things to adjust that.

If you were in a different work experience program through DOR, every contract has a little bit different rules to it. So, the thing to do is go back to your DOR counselor and say hey, what other opportunities are there for me and work experience or when can I do this again. Because the contracts are constantly renewing and they are constantly moving forward, so it does not hurt to ask. Keep asking because there will be new things opening up.

Anne Osborne: Great. You did talk a little bit about youth between the ages of 16 and 24 and we do have some questions here about people leaving high school and going into the workforce. Can you talk a little bit about that? Jennifer has a lot of experience in this area as well, just because we do have quite a few people who seem to be in those transition periods right now.

Danielle Hackworth: Yes, the Department of Rehab started about four years ago our Potentially Eligible program. We reallocated 210 of our staff there with the state of California to



be able to start going into local area high schools to start working with students of the age of 16.

The goal of this is to get any student on an IEP or a 504-plan enrolled in DOR services so that people like Jennifer's son don't hear about us through the grapevine and miss out on this opportunity.

We are trying to get you younger and trying to let you know what services we have available.

With Potentially Eligible program it's a lot easier to qualify for our services. Like I said, the 504 IEP can also service kids you don't have those documents but maybe have other disabilities that are documented through the school. It's fairly simple.

Our goal with that is to get you set up with our preemployment transition services. We call it pre-x and the idea of the services is to give you some self-advocacy skills, some career exploration, the work experience and a plan of what is going to happen after you graduate. Where do you want to go next?

Because higher education isn't always everybody's goal, or it might be your goal right now. And with other people that is the goal, that's where they need to go. And that's where CalABLE could be really helpful because at 16 you can start building these accounts to go into higher education to help pay for things.

But we really want to start reaching out to youth and we are working very closely. Our program has grown tremendously in the last four years and our goal like I said is to make sure that parents and kids know that this service is available so you don't stumble upon us in your late 20s or 30s or 40s and that you know that this is a service that can support you to reaching your employment goals.

Jennifer Luebke: And Anne we have not been doing a ton, we do a little bit with students who are in the transition program, that four years in-between high school and the age of 22.

But that actually is on our strategic plan, is to work and reach out and do outreach to students in transition, and also even in high school. So that is definitely something that is on PRIDE's list.

And I really appreciate it that you will be pushing into the high school students because we just stumbled across it. So, I think that's fantastic.

Anne Osborne: A question we got earlier before the webinar was is there a limit someone can earn and still receive benefits?



Dante Allen: I will take that one rather than you guys going into it. And again keep in mind that that question is highly variable depending on what benefits you receive. The most common is SSI that we are familiar with and I would advise you to talk to your SSI representative.

But what I know about the SSI program, there is just a very small amount that you can earn without any impact on your benefits. I think it's about \$60 a month. And then for every dollar you earn above that \$60, you lose \$0.50 in benefits until you get down to zero benefits.

But there are programs that can allow you to earn even while you continue to receive benefits. But again, you should talk to your Social Security representative about exploring those plans.

So, we are here to talk about our own respective expertise and really would want you to understand from a benefits standpoint you talk to those folks about their expertise.

Jennifer Luebke: And I think both the Department of Rehab, I know we at PRIDE have benefit planners. They can probably answer that question better than we can. If you call the I AM ABLE helpline or the Department of Rehab we will get you to the right place.

Dante Allen: Anne, I have noticed that there are a number of questions and we have addressed this little bit, but most folks are saying how do we get in contact and who should be contacted, DOR, PRIDE, etc.

From what I have heard from today's presentation you can start with either and get the help you need. Specifically, there are folks that are asking if PRIDE isn't available in their area, and one of the questions is, is PRIDE in Los Angeles?

Jennifer Luebke: We do have some contracts in Los Angeles and so we do hire people with disabilities in the Los Angeles area, but we don't have an office there. That is something that is definitely on the roadmap for us.

Dante Allen: So, if PRIDE isn't in their area, there are other organizations like PRIDE and you can probably find information about those organizations on the Department of Rehabilitation's website.

Danielle Hackworth: Yes, and I recommend starting with us and we will get you connected to those resources because like I said previously our contracts are constantly changing and who we provide those services with are always up to negotiation, that is what a contract is about.

So, if you start with us, we can get you connected to the current and most active resources that are available based on your abilities and your barriers to employment.



And when you meet with your counselor, they will give you a list of who those services can be provided from, and you can have a preference, you can say I prefer to go to PRIDE or I prefer to go to the Arc of San Francisco or whatever it is.

And from there, there is also availability because PRIDE also gets a list, and they may have too many referrals at this time and you may want to start working right now, so it may be in your best interest to go with a different service provider. So, it really is up to that, we give you the consumer-based choice and you can decide what works best for you and go from there.

Dante Allen: Both of you when you talked, you talked primarily about vocational skills. What if there are folks who have other training education where they would be looking for instance, we have someone in the Q&A say I have a PhD but still need some employment help. Are there services that can support them through either of your programs?

Danielle Hackworth: Absolutely. We don't turn away or discriminate against anyone based on the person's skills, abilities, or education level. I personally have worked with people with PhDs to help them find employment because sometimes, it is not about what education level you have or prior experience. It's about getting support in areas. We all need support in different areas, right, where I have abilities, I also have lack of abilities. And having somebody who has expertise on going and talking to businesses about disabilities and helping you look at your resume a little bit differently, maybe marketing skills, talking about accommodations, having those hard conversations that maybe you are just not comfortable with, and it's nice to have an advocate in your corner and that is what we are here to support you with.

So many skills and abilities are welcome, and education level is welcome, and we are happy to support you wherever we can.

Jennifer Luebke: And I would add to that, person centered is what we are doing. We are looking at a person each individually. We may have jobs or companies that we place our clients in most of the time, but we are looking at that particular person, what their strengths are and what they would like to do, and we will do what we can and work with the community to find a job that is right for you.

Dante Allen: Sorry Anne, I don't mean to interrupt again, I'm trying to find the questions that are very similar. Other than asking if you have a PRIDE office in Orange County or other areas across the state, where can they go to find out if you have PRIDE Industry offices?

Jennifer Luebke: They can go to our website, PRIDEindustries.com or you can call our I AM ABLE helpline, it's 844 I AM ABLE and we can let you know exactly where we are. And if you have a question about a particular business, if we place clients there, we will let you know. And you can either come to us, we will let you know, or you can go directly to the Department of Rehab and let them know what your desires are.



Danielle Hackworth: I saw the question in there of what if you were not in the state of California. There is vocational rehabilitation in every state, and we are called the Department of Rehabilitation, but in other states it's been Nevada vocational rehabilitation or the Oregon Department of Rehabilitation. It's federal funding so all 50 states have the same type of service available. If you currently live in another state, you can contact your local vocational rehabilitation for people with disabilities to get signed up. If you moved to California they can transfer your case to us and vice versa.

We are very fluid in how we work and how we communicate with each other.

Dante Allen: And Danielle, this is a very specific question that was in there and I'm going to generalize it a little bit. What if someone was working with a DOR counselor, had some challenges and communication was broken off, is there a backup communication that they can make to try to connect?

Danielle Hackworth: Sure. If you have a DOR case or had a DOR case and maybe that ended for whatever reason or communication failed, and Covid was a huge stop in a lot of employment opportunities, you can always reopen the case with the Department of Rehabilitation. You can call to see if your case is still open.

By going to our website, www.dor.ca.gov and finding your location, you can find that branch office closest to you.

It will give you the main number to that contact, to that office, and you can call and usually the office person will be able to tell you if you still have an open DOR case. If you don't, no problem, you can sign up for services, not a big deal. We have people open and close cases continuously. So, we are happy to look into that and see about opening a new case.

I did see some comments in there about programs ending and then being told there is nothing further. Call the counselor back and say you want more services.

The Department of Rehabilitation's goal is to find employment. So, if you were in a program and the result is not employment then your case shouldn't be closed with us. I say that in a general term because there's lots of reasons why cases are closed. Maybe they lost contact with you, maybe you didn't respond back, maybe you ask them to put things on hold, maybe your medical condition is changed. There are various and different factors so I'm speaking very generally because like Jennifer said, it is person center based and based on the individual.

But if you didn't get the job and you still aren't employed then you need to reengage with the counselor and you need to get those services because work experience is great, training is



great, but if you don't have a job at the end, we did not succeed in that original mission which was employment, independence, and quality.

So, employment is number one and that is always a goal, for you to end with that employment. So please contact the office. If the counselor is not giving you what you want, there is always a chain of command so you can always ask to speak to their manager and then go from there.

So that would be my recommendation.

Dante Allen: Thank you Danielle. We are running close to time, there is still a little bit more presentation we want to give. I see a couple of CalABLE related questions, and I wanted to be able to address those and they are fairly related.

One asks what are the pros and cons of opening ABLE accounts in California versus other states.

And there are similarities, these are based off a federal law so the way these programs operate are essentially the same. There are some differences, the choices of investments and fees associated with these accounts. Any additional laws that each state may have passed that would further enhance the program. Here in California, we have passed a number of laws, actually two laws in specific, that make it beneficial if you are a California resident to have the CalABLE account.

One of them in particular protects your CalABLE account from monetary judgments. So, if you were ever sued or you owe a creditor, your account cannot be tapped into to satisfy that judgment. And that is if you are a Californian with a CalABLE account. If you are a Californian and you have an account with another state, you won't have the same protection. So, if you have that account tapped into it may be a lot different from say I heard that one state is \$35 a year and uses \$37 a year, that two dollars may not be that big of a difference versus if they are involuntarily taking thousands of dollars out of your account to pay for a monetary judgment that was issued to you.

So, look at all of the details. There is a website you can go to, the ABLE national resource center, where you can compare and contrast ABLE programs and I highly encourage you if you find that you are a California resident and you think there's another program that is better for you, I encourage you to go and explore that program. I don't want to prevent you from getting the benefits of an ABLE program.

The other is what is the return on investment for CalABLE. And you can see our investment performance on our website. It is published on a regular basis and rather than giving you a number here I encourage you to visit us at CalABLE.ca.gov.



With that I will go back to the program and to our presentation, so thank you Danielle, thank you Jennifer for joining us, thank you Kathleen for joining us in our discussion. I want to make sure we have enough time to wrap things up. I really appreciate your time today and Matt, if you can start the presentation backup that would be great.

I am seeing something weird.

Slide #36

Okay so a few more questions for our quiz. This information helps us know if we did a good job today. So let us know. Are you interested in working? Very quickly, yes, no, or not sure. We will give you a few seconds to answer that because we have more questions, so once this one is out of the way -- are you interested in working?

Look at that, 90 percent of folks want to work. That's a great answer. Let's go to the next one Matt.

Slide #37

How often do you think you would like to work? Would you like to work part-time, full-time, or maybe not sure just yet?

It looks like we are a little closer to split. 49 percent say you want to work part time, 36 percent full time, 14 percent not sure.

So, it's worth exploring right? When you talk to your rehabilitation counselors, we can talk about what might work best for you.

Next slide.

Slide #38

What types of resources may assist you with employment? Do you need on the job coaching? Maybe it's employment agency support. Maybe it's preemployment training or maybe it's resume and interview practice skills. What do you think would be most helpful to you?

Okay Matt.

That looks a little more even across the board. It looks like all the services that you are offering are well used. Most people say they want on-the-job coaching but just about half of everyone else say they want all those other services as well.



Let's go to slide 39 Matt.

Slide #39

I mentioned that you can get started with a CalABLE account at CalABLE.ca.gov.

Slide 40.

Slide #40

We have a number of resources. The best one to point you to is our YouTube channel. If you wanted to go more in depth today about CalABLE, we do have a CalABLE basics webinar. You can go to YouTube and search CalABLE and you will come up with a number of our previous presentations.

Slide 41 please.

Slide #41

Meet the CalABLE team. You have seen two of us today and the third is in the background and controlling things behind the scenes. You can reach us directly at the email address of the top of the screen or at the phone number. We do answer the calls so don't be surprised if you give a call and one of the three of us answers. And we get back to you too, we promise.

Slide 42.

Slide #42

If you need some additional help, if you want to know more about CalABLE or you have opened an account and you are having some problem, we do have a customer engagement center at 833 CalABLE, that is 833-225-2253, or you can email CalABLE support at CalABLESupport@CalABLE.ca.gov. Our office hours are 9 AM to 5 PM Monday through Friday.

Slide 43.

Slide #43

We are all across social media. Facebook, Twitter, LinkedIn, Instagram. You can sign up for our emails, get information about webinars like today's and we do this on a monthly basis so please follow us across social media like and share information if you enjoyed today's presentation.

Slide 44 please.

CalABLE Working with a Disability



Slide #44

One last question we have here is what would help you if we haven't given you enough information today, what would help you to make a decision to open a CalABLE account? Would you like to hear from other CalABLE account holders, would you like to receive a call from one of our team members, or do you think that you have all the information that you need.

Let's see the answers Matt.

Okay we did a pretty good job. It looks like 6/10 of you say we give you enough information. But if you would like us to reach out to you, we are happy to do so and we look forward to talking to you in the very near future.

Next slide.

Slide #45

I wanted to let you know that we already have our April webinar scheduled, April 20 at 2:00 PM until 4:00 PM, and it's about using your CalABLE account. We will talk about what is CalABLE and what are the advantages of saving with a CalABLE account, and we will talk about strategies for making the most out of your ABL account.

There were a number of resources that we weren't able to get to, but if you can register for next month's webinar, we would be happy to go over all of those resources in addition to the questions that you have in the future.

Next slide.

Slide #46

We can skip this one.

Slides #47 & 48

And here are some employment resources. This is not an exhaustive list. These are just some of the organizations that we are well aware of and some of these folks are on today's presentation. So, we wanted to make sure that you are aware that these organizations are in your local areas, and they provide the type of service and support that we have mentioned today.



There is another organization that we would have loved to have on today's presentation. It is Meristem, a program that prepares young adults with Autism between the ages of 18 and 28 for even greater independence and offers a program called the Transformative Autism Program that trains employers on how to work with individuals and employ individuals with Autism. It's a great organization as are these other resources. We were very happy to be able to highlight some of them today and I really want to thank the folks at PRIDE Industries, I want to thank our partners at the Department of Rehabilitation, I want to thank all the people who worked in the background including the CalABLE team, our sign language interpreters and our captioner for making today's event possible.

I want to thank you all for joining us today and spending your time with us. Please, you have the resources to reach out to us. You can receive a copy of our presentation.

With that I will end today's webinar. Again, thank you all for attending and look forward to seeing you all again in the very near future. Thank you everyone.

Anne Osborne: Thank you.

Consider the investment objectives, risks, charges and expenses before investing in the California 529A Qualified ABLE Program (CalABLE Program). Please call toll-free 833-CAL-ABLE for a Disclosure Statement containing this and other information. Read it carefully.

Before investing in any ABLE program, you should consider whether your home state provides its taxpayers with favorable state tax or other benefits that are only available through investment in the home state's ABLE program. You also should consult your financial, tax, or other adviser to learn more about how state-based benefits (or any limitations) would apply to your specific circumstances. You also may wish to directly contact your home state's ABLE program, or any other ABLE program, to learn more about those plans' features, benefits and limitations. State-based benefits should be one of many appropriately weighted factors to be considered when making an investment decision.

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