

Connecticut Money Management Program Needs Assessment

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**Data collected by AARP and FGI, Inc.
Report Prepared by Katherine Bridges**

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Key Findings

The purpose of this study was to assess the need for an expansion of the AARP Foundation Money Management Program in the state of Connecticut. Using data collected from service providers in the State who hear about or help individuals who need assistance handling their personal finances on a day to day basis, we assessed the money management service needs across Connecticut, as well as sought to determine what services are in place to help meet these needs. Key findings from the study include:

- Three-quarters of the programs or agencies surveyed say their organization receives calls from or about mid- to low-income individuals, or have mid- to low-income clients, who have problems managing their money because of mental, physical, or social incapability.
- Over one-third of all respondents say in an average month they are made aware of at least five individuals who need services to help them manage their money. In aggregate, this means between 1,455 and 2,357+ individuals with money management needs are being brought to the attention of 283 agencies in an average month.
- The most common issues reported about individuals who need money management assistance are that their bills often are not being paid or they often are not able to understand financial materials, such as bank statements. However, more devastating occurrences, such as threats of eviction and financial abuse are reported by many respondents.
- Over half of the providers who are aware of individuals with money management needs say they are assisting individuals with check writing and bill paying when there is no one else to help, even though it is not a function of their job or agency.
- In the absence of services, most respondents who get referrals about individuals who need money management assistance do not know how these needs are being met.
- The majority of respondents who are aware of people that need assistance managing their finances say there is a *moderate* or *major* need for a money management program in Connecticut.
- Most providers show confidence in using a volunteer-based Money Management Program: they believe volunteers can provide quality money management services and say they would refer clients to such a program.
- One of the most important findings from this needs assessment indicates that individuals with money management needs are often be referred to other agencies that do not provide the money management services that these individuals need.

Background

AARP Foundation Money Management Program

The AARP Foundation Money Management Program, working in cooperation with state and local agencies, provides money management services to older and disabled persons living on limited incomes who have no one else to help. The program uses Money Management Program (MMP) volunteers who are trained, supervised, monitored, and partially insured to provide assistance with money management for those who are unable to manage on their own.

The program meets a continuum of ordinary money management needs for its clients. Volunteers help clients organize and keep track of financial papers, establish budgets, write checks, balance checkbooks, and serve as representative payees, if needed. These services allow clients to retain significant independence while preventing financial mishaps from occurring, such as being evicted for nonpayment of rent or not having enough money by month's end to pay for food and other necessities. Because most of the clients live alone, the volunteers are also providing secondary services, which to some clients are even more valuable. These secondary services include socialization and companionship, accessing financial benefits, and shopping with or for the clients.

In 2001, the average client had a monthly income of \$846. It is estimated that the program nationwide is managing approximately \$31 million a year. The average volunteer spends four hours per month helping his or her client. Fee-based managers charge at least \$25 per hour and as much as \$100 an hour for these same services. This means that MMP volunteers are spending about 168,000 hours per year and donating between \$4,200,000 and \$16,800,000 in services.

The co-sponsoring agencies support the program with their own funding; no AARP Foundation funds go to local or state agencies. AARP Foundation provides technical assistance to sites, provides training materials and other materials to the programs, and offers insurance for the client funds that volunteers manage. In addition, AARP Foundation periodically recruits AARP members to become MMP volunteers as project needs dictate.

Currently, there are two AARP Foundation Money Management Programs operating in Connecticut, one through Connecticut Community Care, Incorporated (CCCI) with services in Western and Southwestern regions of the state, and the other through the Town of West Hartford, Volunteer Services. Both of these programs are well-utilized, and it is believed that more individuals could be served throughout the state if these programs were expanded and others created.

Connecticut Demographics

In an attempt to estimate the number of individuals in the state who could potentially benefit from money management services, we looked at United States Census data collected in Census 2000 as well as data collected in 1999 for the Survey of Income and Program Participation Disability Module.

According to the 2000 Census, there are 313,783 residents in Connecticut age 65 and older who are living in the community (non-institutionalized) with disabilities that impede their vision, mobility, mental acuity, self-care, or physical movement. While most of these individuals are likely to have assistance or their disabilities do not interfere with their ability to manage their finances on their own, many individuals are inhibited by their disabilities and do not have someone to help them attend to their on-going money management needs.

The U.S Bureau of the Census conducts the Survey of Income and Program Participation (SIPP) to collect data on labor force, income, and program participation characteristics to help estimate the effectiveness of government aid and support programs. From the SIPP Disability Module fielded in 1999, it is estimated that 2.2% of the 18+ population in the U.S. have difficulty keeping track of money or bills because of a physical or mental health condition. As one might expect, this proportion tends to increase with age, with about nine percent of those age 75 to 84 reporting such difficulty, and 22 percent of those age 85 and older. Overall, about seven percent of the U.S. 65+ population report money management difficulties.

Assuming that the Connecticut 65+ population is relatively similar to that of the United States average, we roughly estimate that there could be about 32,850 residents in the state age 65+ who have difficulty keeping track of their money or bills because of a physical or mental health condition¹. What is unknown is how many of these individuals are currently receiving help from family or money management services, and more importantly, how many people are in need of assistance but do not have the help they need to manage their money.

¹ Rough estimate based on Census 2000 reports 469,287 individuals age 65+ live in households in Connecticut, and SIPP data from 1999 estimates showing 7% of 65+ population report money management difficulty.

Methodology

This project was commissioned by the AARP Connecticut State Office to assess the need for a state-wide expansion of the Money Management Program in Connecticut. The needs assessment for this project included two primary phases of data collection. Phase I utilized a mail survey to collect information from agencies, service providers, and organizations that potentially had contact with individuals with money management needs. Phase II utilized a phone survey for data collection with money management service providers in the state.

Data collection for Phase I began with the development of the sample for the mail survey. A “snowball sample” method was employed, beginning with a list of contact names, agencies, and organizations that could have contact with individuals with money management issues. The initial list was collected from the coalition of stakeholders working with the AARP Connecticut State Office who are interested in determining whether there is a need to expand the availability of money management services to individuals in the state. Through telephone calls, contacts on the list were asked what agencies or organizations they were aware that would be likely to see or work with individuals who needed assistance in managing their finances due to physical, mental, or emotional incapability.

From these contacts, it was decided that there were several provider types across the state that should be included in the sample for the needs assessment: senior centers, town municipal agents for the elderly, resident service coordinators, adult day services, home health agencies, the Area Agencies on Aging, the Community Action Programs, probate courts, Department of Social Services, and mental health providers. We obtained the most up to date and comprehensive lists available for each of these groups to form the basis of our sample. In addition, we included other organizations or providers that our sample informants had indicated were in contact with individuals with money management needs but were not part of one of these larger groups. In total, our initial sample included 896 organizations, agencies, or individuals.

The mail survey developed for Phase I of the needs assessment was intended to inform us about the types of money management services that are currently being provided across the state, how money management needs are being met, and the perceived level of need for a Money Management Program expansion. In addition, we sought to determine through this survey where clients were being referred when they needed assistance in managing their money, including bill paying, banking, and budgeting.

The Phase I survey consisted of a six-contact approach whereby the sample was sent a pre-notification letter and the needs assessment survey, then a reminder postcard and follow-up survey for those not responding to each of the preceding requests for survey completion. Respondents returned a total of 403 completed surveys for a 45% response rate. Appendix A shows the pre-notification letter that was sent to each of the contacts in the original sample;

Appendix B shows the mail survey instrument, annotated with the responses received for each question.

The largest number of responses to the survey came from senior centers and municipal agents, which were also the largest groups included in the original sample. (See Appendix C for respondent type distribution.) Comparisons are made within the report between the types of respondents wherever there are statistically significant differences between the groups' responses to survey questions.

In order to analyze the data and look for variations in need across the state, the respondents were categorized by region according to their mailing addresses used for the survey. The regions were defined using the Connecticut Area Agencies on Aging distribution map, which resulted in five regions: Eastern, North Central, South Central, Southwestern, and Western. (See Appendix D for the list of towns included in each region). Regional variations are also noted in the report; however, there do not appear to be any that are statistically significant².

Phase II consisted of a telephone survey of the 112 individuals, agencies, or organizations that were identified by mail survey respondents in Phase I as being referral points³ to which they refer clients who have unmet money management needs. FGI, Inc., an independent research firm, was commissioned to conduct telephone interviews with representatives from each of these referral points (see Appendix F for annotated phone survey). Out of the 112 attempted, only 27 full interviews were completed. Most of the referral points contacted that did not complete the full interview (n=59) were screened out because they indicated at the beginning of the conversations that they did not provide money management services, despite the fact that mail respondents had indicated they were a point of reference for individuals needing money management assistance.

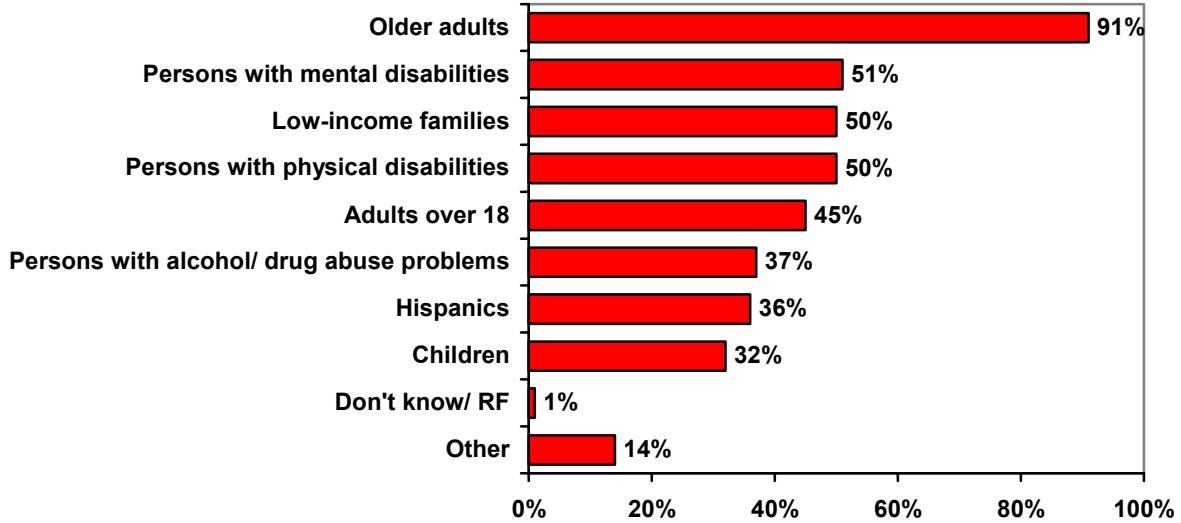
² Due to the small number of respondents in each region, large percentage point differences are needed between regions to reach statistical significance at the 95% confidence level.

³ Some of the referral points we received were unusable because the agency could not be identified based on the information supplied by the mail respondents.

Phase I Findings

The majority of programs and services that participated in the needs assessment say they serve older adults, with many also serving multiple populations. Only about half (48%) of the participants say their services are restricted by age, and these are most often restricted to serve older adults (47% who have age restrictions are restricted to serving clients age 60 or older).

Client Populations Served by Respondents
(N=403)*

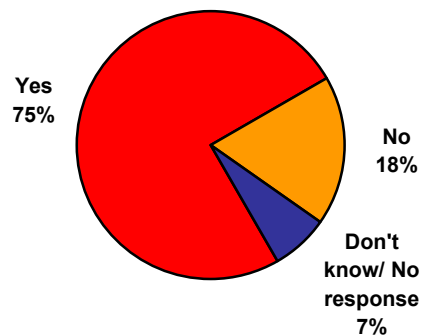


* Respondents permitted to give multiple responses.

Most agencies know individuals who need assistance with managing their money due to physical, mental, or social incapability.

Three-quarters of the programs or agencies surveyed say their organization receives calls from or about mid- to low-income individuals, or have mid- to low-income clients, who have problems managing their money because of mental, physical, or social incapability⁴.

Awareness of or Service to Clients Who Have Problems Managing Their Money
(N=403)



There are no significant differences by region or by type of agency in terms of awareness of individuals who have difficulty managing their money.

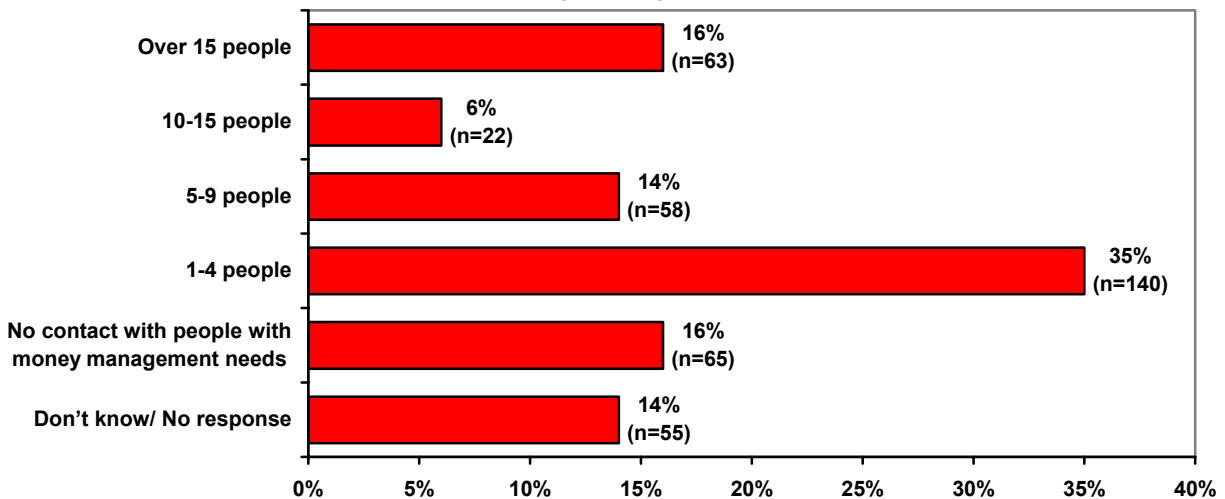
⁴ Mid- to low-income was defined on the survey as an individual whose income falls below \$21,000 or couples with incomes below \$29,000 a year.

The majority of respondents hear about at least one individual each month that is in need of money management services, but many hear about more.

Over a third of respondents say in an average month they are made aware of at least five individuals who need services to help them manage their money, and one in five say at least ten of these individuals are brought to their attention. While it is unknown whether these are unduplicated numbers, in aggregate this represents a range of 1,455 to 2,357+ individuals with money management needs being brought to the attention of 283 agencies in an average month.

Number of People with Money Management Needs That Agencies are Made Aware of in an Average Month

(N=403)



There are no statistically significant differences by region in the number of individuals with money management needs who are brought to the attention of respondents in an average month. However, there are differences by agency type: 67 percent of community action agencies and 41 percent of mental health providers are made aware of at least 10 individuals with money management needs in an average month compared to only 10 percent of the senior centers reporting this many in an average month.

Number of People with Money Management Needs Brought to Attention of Agencies in an Average Month by Region⁵

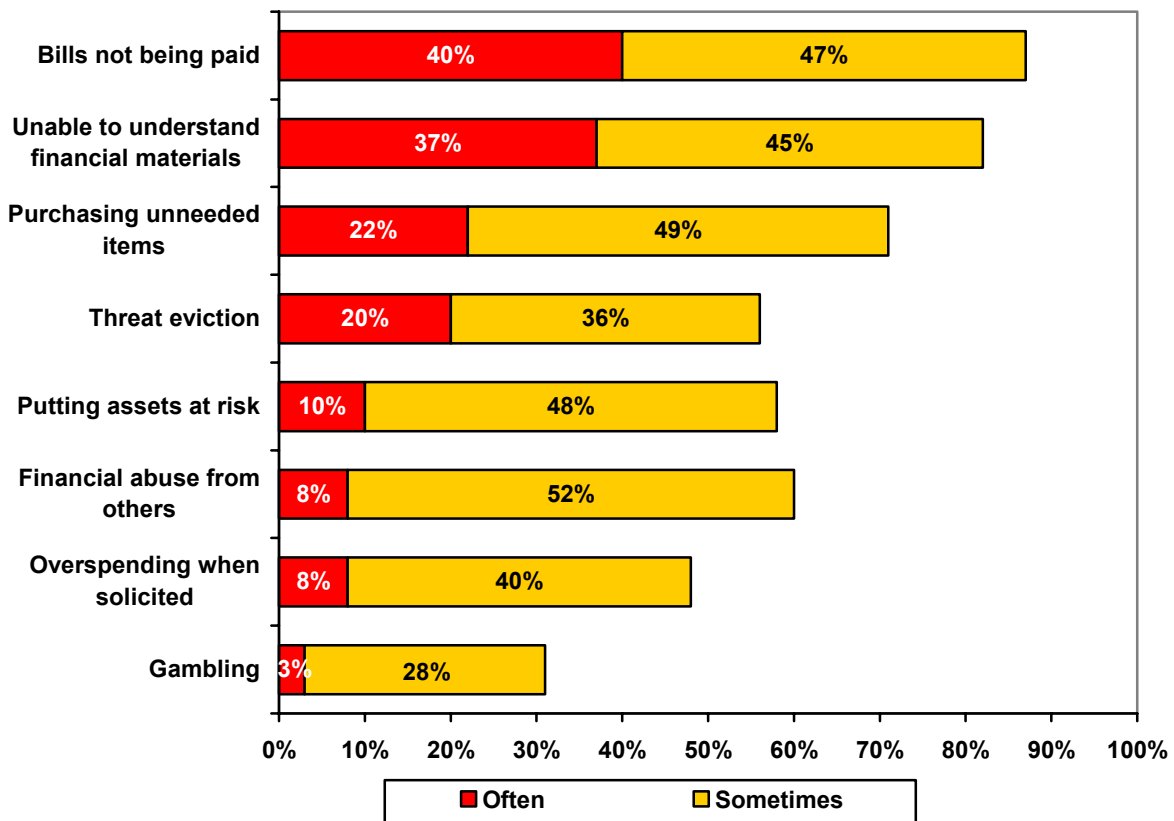
Average number of people per month	North Central (n=92)	South Central (n=38)	South West (n=41)	West (n=49)	East (n=62)
Over 15	20%	14%	13%	15%	14%
10-15	7%	9%	3%	4%	4%
5-9	15%	21%	15%	12%	11%
1-4	37%	22%	36%	36%	38%

⁵ Aggregate range is computed by multiplying the number of respondents by the lowest and highest number of clients they report being made aware of each month, then adding all of the lowest numbers for the low range estimate, and adding the highest numbers for the high range estimate.

Many respondents report clients often face negative implications due to their inability to manage their money independently.

Respondents who indicated they have contact with clients or receive referrals about clients with money management needs were asked how often these clients are facing negative repercussions, such as being threatened with eviction, because they are not able to manage their finances independently. The most common issues reported with these clients are that their bills often are not being paid or they often are not able to understand financial materials, such as bank statements. One in five say that clients are often facing threats of eviction. While not occurring as often, some of the more serious complications, such as putting assets at risk or financial abuse from others, can be much more devastating to an individual. Having one in ten agencies reporting that these two repercussions are happening often among their clients is troublesome considering the number of clients this may represent.

Percentage of Respondents That Report Issues Related to Their Clients' Inability to Manage Finances Are Occurring Sometimes or Often (n=283)*



* Respondents permitted to give multiple responses.

There are no significant differences found between agency types or region in reporting how often respondents' say their clients face negative implications from not being able manage their finances. This shows that providers are seeing similar problems across the State regardless of region.

Negative Implications Clients Often or Sometimes Face by Region

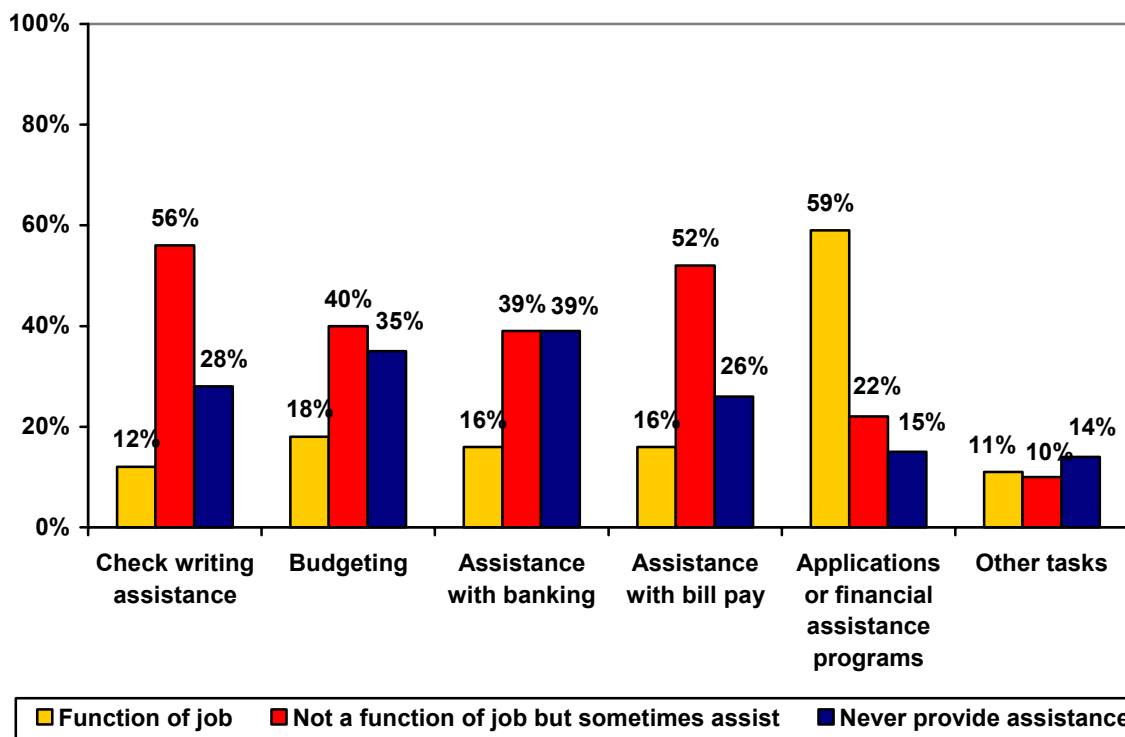
Reported Issue	North Central (n=92)	South Central (n=38)	South West (n=41)	West (n=49)	East (n=62)
Bills not paid	89%	82%	90%	90%	82%
Unable to understand financial materials	83%	87%	93%	80%	73%
Purchasing unneeded items	79%	74%	61%	69%	65%
Threat of eviction	63%	55%	56%	49%	52%
Putting assets at risk	64%	53%	54%	55%	55%
Spending too much on solicitations	50%	50%	34%	53%	45%
Financial abuse by others	65%	74%	61%	47%	53%
Gambling problems	28%	34%	24%	22%	42%

Many respondents say they provide money management assistance to individuals even though it is not their responsibility or job to provide this help.

Respondents were provided with a list of money management tasks that service providers sometimes assist individuals with and asked whether the tasks were provided by their agency. For each item, respondents were asked whether the task was something that they or their agency was responsible for helping people with, if they sometimes helped people with the task if there was no one else to help, or lastly, if they never provided assistance with the task even if there was no one else who could help the individual perform the task.

Most of the respondents acknowledged that assisting individuals with applications for financial assistance programs was a function of their job or agency. However, over half of the providers say they are assisting individuals with check writing and bill paying when there is no one else to help, even though it is not a function of their job or agency. There are also a number of respondents who say they assist clients with budgeting and banking even though it is not their responsibility because there is no one else to help.

**Money Management Tasks and Whether They Are Provided
by Respondents or Their Agencies
(n=283)**

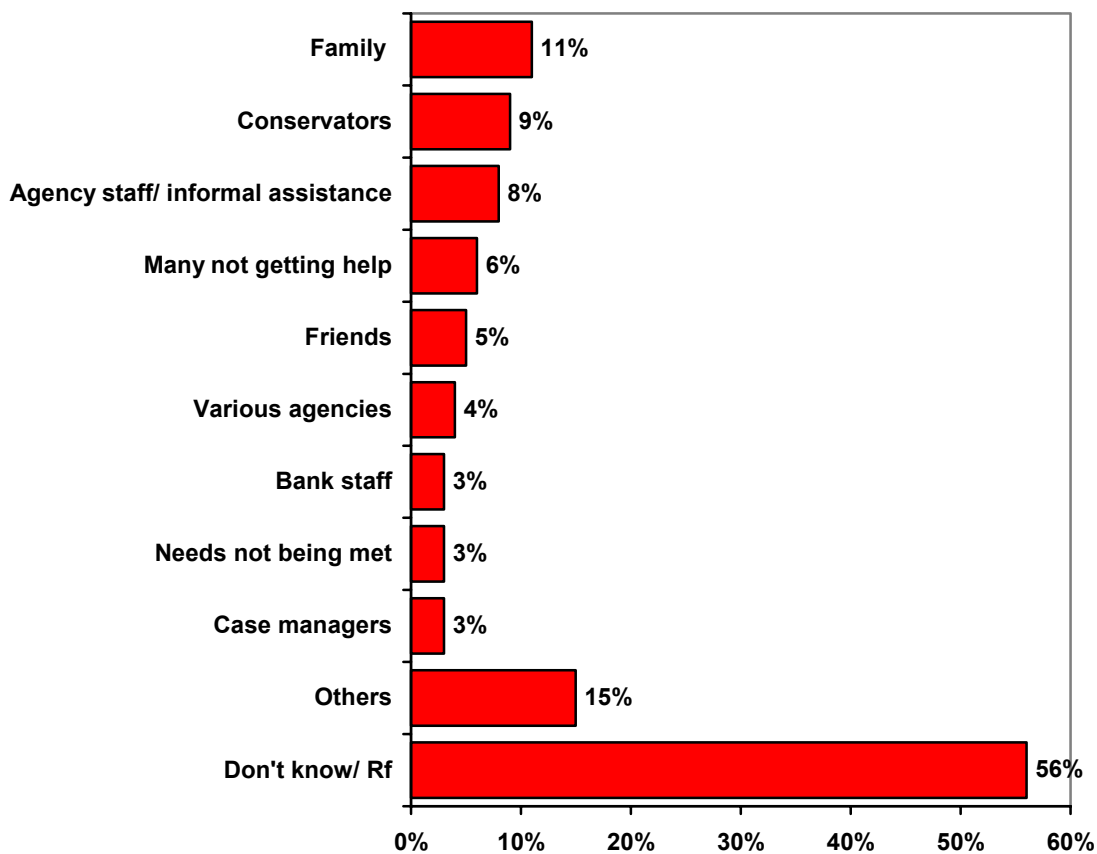


The respondents who say these tasks are a function of their job or agency tend to identify themselves as mental health providers, Department of Social Services agents, and Community Action Program representatives. Because the agents of these organizations are providing money management services to clients as part of their jobs, they are likely to be covered by liability insurance through their employers. However, many of the respondents who say they sometimes help individuals with these tasks when there is no one else to help, might not be insured to provide such assistance.

Most respondents who get referrals about individuals who need money management assistance do not know how needs are being met in the absence of services.

Respondents who hear about or work with clients with money management needs were asked “If there are not money management services available in your area, how were these needs being met?” Over half say they do not know or could not answer how these needs are being met, and another ten percent simply stated the needs are not being met.

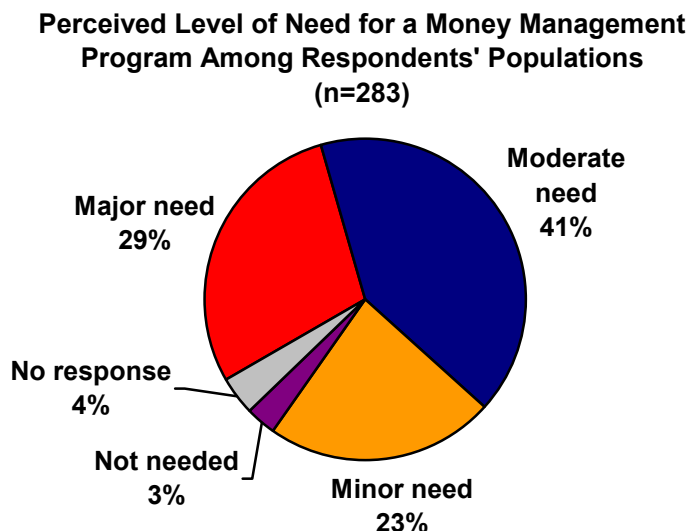
**Sources of Assistance That Respondents Say Individuals Use When They Need Help Managing Their Money*
(n=283)**



** Respondents permitted to give multiple responses.*

The majority of respondents who are aware of people who need assistance managing their finances say there is a need for a money management program.

About seven in ten respondents who receive calls about or service clients with money management needs say there is at least a moderate need for a money management program with their client population. Only three percent of respondents who have contact with the population who need assistance with their finances say there is no need for a money management program.



Not surprisingly, programs that receive the highest number of calls per month (15+) are more likely to say there is a major or moderate need for a money management program with the population they serve (29% major/moderate need vs. 7% minor/no need). Moreover, those who report seeing adverse money management issues arising in their population are more likely to say there is a need for a money management program.

Interestingly, programs or services that are currently providing some money management tasks as a function of their job are more apt to say there is a major/moderate need for a money management program⁶.

⁶ Respondents were asked about need for a money management program with their client population, and were not asked about the need for expansion of existing programs or the development of a new program. Therefore, some respondents who regularly provide money management tasks as a part of their job may have been responding to the question of need from the perspective of job security.

Respondents who say there is at most a minor need for this program are mostly those who do not receive calls from or about individuals with money management needs; they typically do not report seeing any of the adverse effects of poor money management that other providers report seeing often, such as bills not being paid; and they are more likely to say they never provide any assistance to their clients for money management tasks such as check writing.

There are no significant differences by region in reporting the level of need for a money management program among respondents across the State. This shows that regardless of region, agencies are rating the level of need similarly.

Level of Need for Money Management Program Report by Region

	North Central (n=92)	South Central (n=38)	South West (n=41)	West (n=49)	East (n=62)
Major need	30%	32%	34%	22%	29%
Moderate need	42%	50%	42%	47%	27%
Minor need	20%	13%	22%	18%	37%
Not needed at all	2%	3%	--	8%	2%
No response	5%	3%	2%	4%	5%

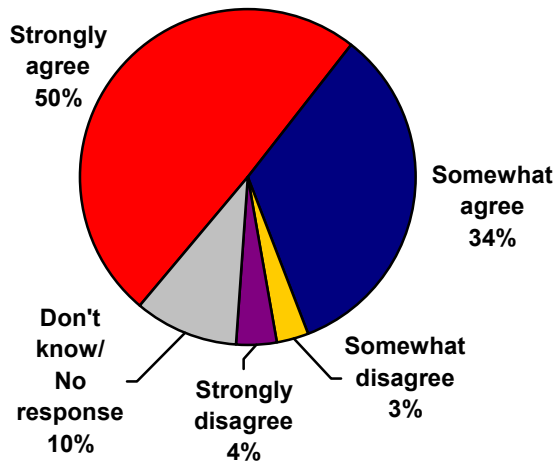
Most respondents have confidence in using a volunteer-based Money Management Program and would refer clients to such a program.

In order to gauge respondents' confidence in having volunteers provide money management services to individuals who need this assistance, the survey asked whether respondents would be willing to refer clients to a money management program that used volunteers, as well as their opinions on whether they believed volunteers can provide quality money management service.

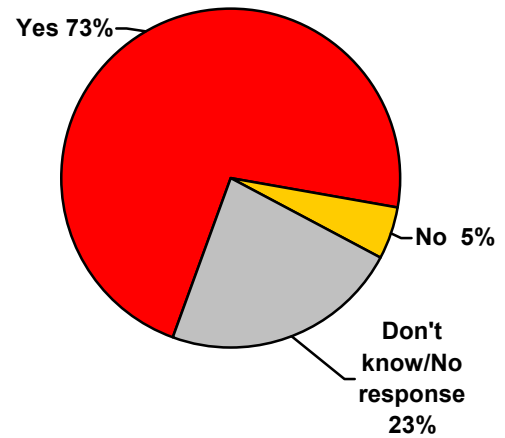
The large majority of respondents agree, either strongly or somewhat, that trained, supervised, monitored, and insured volunteers can provide money management assistance. Respondents who are providing money management services as a function of their job or who sometimes help, even when it is not their job, are more likely to agree that volunteers can provide quality money management assistance.

Those who disagree that volunteers can provide quality money management services tend to be unaware of individuals with money management needs, do not see a need for such a program, and say they never provide assistance to clients who need assistance managing their money.

Level of Agreement That Trained, Supervised, Monitored and Insured Volunteers Can Provide Quality Money Management Assistance (N=403)



Willingness to Refer Clients to a Program Using Trained, Supervised, Monitored and Insured Volunteers as Bill Payers or Representative Payees (N=403)



Additionally, nearly three-quarters of respondents say they would refer clients to a program that used trained, supervised, monitored, and insured volunteers as bill payers or representative payees.

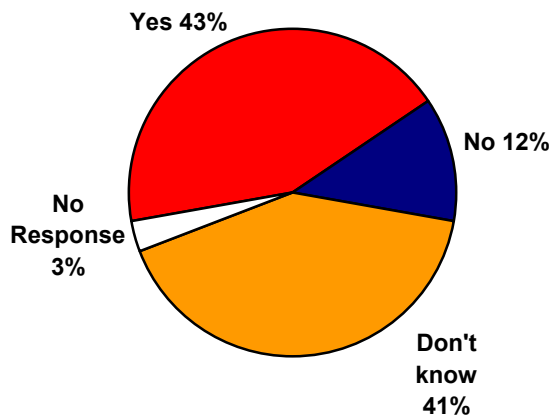
The respondents who are most likely to refer clients to a volunteer-based Money Management Program are those who are regularly made aware of individuals with money management needs, who say there is a need for a money management program, and who sometimes provide assistance to clients even though it is not their responsibility to help.

The very small percentage of respondents who say they would not refer clients to a Money Management Program are likely to be those who do not regularly see or hear about individuals with money management needs, and who do not see even a moderate need for such a program.

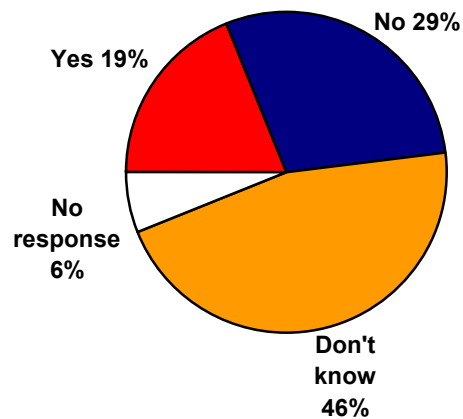
Two in ten respondents say they would be interested in having their agency co-sponsor a Money Management Program if one was started in their area, and twice as many say they would be willing to serve on an advisory council.

When asked if they would be willing to serve on an advisory council should a Money Management Program be started in their area, over four in ten respondents said they would. Moreover, one in five respondents said they thought their agency would be interested in serving as a co-sponsor for a Money Management Program in their community if one was started.

Willingness to Serve on an Advisory Council for a Local Money Management Program (N=403)



Interest in Serving as a Money Management Program Co-Sponsor (N=403)



Phase II Findings

In Phase I, respondents were asked to identify where they referred low- to mid- income individuals who have money management needs when their agencies were not able to provide such services. In an attempt to further understand the availability of and type of money management services that are currently available in the state, we attempted to conduct telephone interviews with representatives from each of the agencies or providers that respondents had identified in the survey.

Out of 112 referral points given by survey respondents, only 27 interviews were completed with money management providers. Fifty-five of the referral points contacted did not complete surveys because the interviewee indicated that they do not offer money management services. Perhaps one of the most important findings from this needs assessment indicates that individuals with money management needs are often being referred to other agencies that do not provide the money management services.

The 27 respondents who completed the phone interviews, however, revealed very useful information and are an indication of what types of services are being provided by way of money management assistance in the State. Moreover, the data show the opinions of providers who are working with individuals needing assistance managing their finances in response to questions about unmet needs and whether this population thinks there is a need for expansion of the Money Management Program in Connecticut.

The providers interviewed were nearly split between being state/local government agencies and non-profit groups, with the majority stating their programs received at least some funding from state and federal government, local business donations, foundations, and the United Way. A few of the providers said they receive funding from municipalities or the court/judicial system.

Most of the providers interviewed say they assist clients with completion of financial assistance applications, bill paying, check writing, and banking. Most providers do not, however, provide services that would assign a responsible individual to be appointed as representative payee or conservator of estate for those unable to manage their own finances.

Type of Money Management Service	Number of Respondents Providing Service	Number of Respondents Who Do Not Provide Service
Financial assistance applications	21	5
Bill paying	19	8
Check writing	16	11
Banking	15	12
Representative Payee	11	15
Conservator of estate	9	17
Other services mentioned: Housing services (2); Workshops (2)		

Most of the providers interviewed said their programs do not currently use volunteers to assist clients with their money management needs. However, most of these providers also said they would be willing to use volunteers to expand their programs or serve more clients.

Only a few of the programs interviewed said they anticipated having to cut back on the money management services they currently provide—mostly through lay-offs-- in light of the current economic situation in the state.

The agencies interviewed by and large said they would expand their money management services if there were additional resources available, such as volunteers and funding. More than half of the agencies willing to expand their program said they would need additional staff or volunteers in order to expand their services, and nearly as many said they would need additional funding.

These service providers had mixed responses when asked whether they would co-sponsor an AARP Money Management Program if the program was expanded into their region, while many were uncertain of their willingness to do so, providers were generally more willing than not. There was greater willingness among the interviewees to express an interest in serving on an advisory council should the AARP Foundation Money Management Program be expanded in the state.

Conclusions

The majority of respondents who are aware of people that need assistance managing their finances say there is a need for a money management program expansion in Connecticut. These findings show that this opinion is held by providers across the state regardless of their region or the type of agency. In fact, programs that receive the highest number of calls per month (15+) are more likely to say there is a major or moderate need for a money management program with the population they serve.

The most common issue reported with these clients is that their bills are often not being paid or they are often not able to understand financial materials, such as bank statements. Both of these issues are ones that could be alleviated with the assistance of a money management services. However, despite the fact that there are two fully operational Money Management Programs in the State, there are no regional differences in how often respondents' say their clients face negative implications from not being able manage their finances, which may indicate that the number of people who need these services outweigh those who are being helped in these regions.

Many respondents indicate they help people with money management tasks even though it is not a responsibility of their job because there is no one else to help. Here again, the assistance of insured, monitored, trained, and supervised volunteers from a Money Management Program could not only help in providing needed services, but they could relieve those who are providing assistance with financial tasks when it is not their responsibility to do so.

Perhaps the most troubling finding from this project is the apparent gap in services and referrals among providers in the State. Over half of the respondents that work with or get referrals about individuals with money management needs say they do not know how, or could not answer how, these people are getting assistance with managing their money. In fact, during the second phase of the needs assessment where we attempted to contact the agencies that survey respondents said they refer people to with money management needs, we found that most of these agencies do not provide services. Out of 114 agencies we were referred to for money management service providers, we were only able to find 27 that actually provide money management services or have a money management programs despite other providers telling us many more did. From these findings it appears that many people are being referred for help with money management, only to find that there is no help at the other end.

Appendix A
Pre-notification Mail Survey
Letter



AARP is working with a coalition of state agencies, service providers, and various other interest groups to assess the feasibility and need in Connecticut for a statewide money management program. You and/or your agency have been identified as a source of information that can help in this effort.

As you may know, the AARP money management program, offered in conjunction with local co-sponsor agencies, uses trained, supervised, monitored, and insured volunteers to provide assistance to low- or mid-income people who are experiencing trouble with daily money management tasks such as paying their bills and budgeting their money wisely. Program clients are often isolated, have a disability, and have Social Security or SSI as their sole or primary source of income.

A money management program may have a *bill payer* component where clients would make financial decisions for themselves but their volunteers help them open their mail, budget their money, write checks for their signatures, and balance their checking account. A second component that may be included in a money management program is a *representative payee* service. Here, volunteers are appointed by a government agency to administer the benefits for an individual who is unable to manage his or her financial affairs and has authority to pay the client's monthly bills.

Currently, there are two AARP money management programs operating in the state co-sponsored by two different agencies, one serving the northwest and southwest regions of the state, and the other serving the town of West Hartford. Both of these programs only offer bill Payer services, and are not only limited geographically, but also in capacity, serving only those the program resources can accommodate.

Based on anecdotal evidence, it is believed that there are significantly more residents in the state who could benefit from the assistance of a money management program that are currently not being served. We would like your assistance to better estimate the need for such a program in your region and among the population you or your agency currently serves.

In the next week or so, you will be receiving a questionnaire that will give you the opportunity to participate in our assessment. We would like to know from you whether you or your agency serve individuals with money management needs; approximately how many individuals you regularly work with who have such needs; what services, if any, you provide for such individuals by way of money management; and where you refer people who have money management needs when these individuals come to your attention or the attention of your agency staff.

We appreciate your time and assistance with this effort, which we hope will result in a statewide expansion of the money management program if it is determined that there are many people who could benefit from such a program. If there is someone else in your agency that may be better suited to respond to the survey, please forward this request to them along with the survey once it arrives. If you have any questions or comments about this project, please contact Kate Bridges at AARP Headquarters in Washington, DC: (202) 434-6329 or kbridges@aarp.org.

Sincerely,

Brenda Kelley,
AARP Connecticut State Director

Appendix B

Annotated Mail Questionnaire

AARP CONNECTICUT MONEY MANAGEMENT PROGRAM NEEDS ASSESSMENT

Please complete the following questions to help us determine the need for expanding money management services across Connecticut. If you serve in multiple roles, such as Municipal Agent and Senior Center Director, or serve multiple sites, we would like you to answer the questions taking into account all of the people you serve. We would appreciate receiving your response by **May 23, 2003**.

1. What client population do you serve? *(Check all that apply)*

<u>%</u>		<u>%</u>	
91	Older adults	50	Low-income families
32	Children	45	Adults over 18
51	Persons with mental disabilities	50	Persons with physical disabilities
37	Persons with alcohol or drug abuse problems	36	Hispanic individuals/families
14	Any other (specify) _____	1	Don't know/Refused

2. Are your services restricted by age limits?

<u>%</u>	
48	Yes →→ If yes, what are the age limits? _____
44	No
1	Don't know
7	No Response

3. Does your organization receive calls from or about mid- to low-income individuals or have mid- to low-income clients (*individuals whose income falls below \$21,000 or couples with incomes that fall below \$29,000*) who have problems managing their money because of mental, physical, or social incapability?

<u>%</u>	
75	Yes
18	No
4	Don't know
3	No Response

4. In an average month, how many people would you estimate are brought to your attention or to the attention of your agency that may need these services?

<u>%</u>	
16	Over 15
6	10-15
14	5-9
35	1-4
16	We/I do not have contact with people with money management needs →→ <i>Skip to question 10</i>
7	Don't know
7	No Response

5. Below is a list of problems potentially faced by clients who have difficulty managing their money. For each one, please indicate how often you think these issues are occurring with your clients?

	Often	Sometimes	Rarely	Never	No Response
Financial abuse from family, friends or others	8%	52%	31%	5%	4%
Bills not being paid	40%	47%	9%	1%	4%
Purchasing many unneeded items or services	22%	49%	18%	4%	7%
Gambling problems	3%	28%	45%	14%	10%
Spending more than they can afford to when solicited by charities or sweepstakes	8%	40%	33%	11%	10%
Unable to read and understand financial materials	37%	45%	13%	2%	3%
Putting assets at risk for depletion	0%	48%	27%	7%	9%
Threat of eviction or losing their home	20%	36%	32%	7%	5%
Other problems you might identify. Please specify:	9%	4%	1%	2%	85%

6. How much of a need do you think there is for a money management program with your client population? (n=283)

<u>%</u>	
29	Major need
41	Moderate need
23	Minor need
3	Not needed at all
4	No Response

7. Below, please indicate whether you or your agency provides any of the following money management tasks for individuals who are in need of assistance. In responding, please consider services you provide both as a formal job or agency responsibility and as an informal task when there is no one else to help, even though it is not something you or your agency are expected to do. (n=283)

	Function of your job or your agency	Not a function of your job or agency but sometimes assist when there is no one else to help	Never provide this assistance even if there is a need	No Response
Assistance with check writing	12%	56%	28%	5%
Budgeting and budget management	18%	40%	35%	6%
Assistance with banking	16%	39%	39%	6%
Assistance with bill paying	16%	52%	26%	6%
Assistance with applications for financial assistance programs	59%	22%	15%	5%
Any other money management tasks? _____	11%	10%	14%	7%

8. Where do you refer low- to mid- income individuals who have money management needs that you or your agency cannot provide?

<i>Name of agency</i>	<i>Town/City</i>

9. If there are not money management services available in your area, how are these needs being met? (n=283)

<u>%</u>	
11	Family
9	Conservators/court appointed conservators
8	Our staff/we provide assistance any way we can/informal assistance
6	Many go without getting help/they are not being met
5	Friends
4	Various agencies (i.e., local, private, state, federal)
3	Bank staff
3	Needs not being met by agencies/lack of funding
3	Case managers
15	Others
56	Don't know/Refused

10. How strongly do you agree or disagree that trained, supervised, monitored, and insured volunteers can provide quality money management assistance, such as bill paying and being appointed as representative payees?

<u>%</u>	
50	Strongly agree
34	Somewhat agree
3	Somewhat disagree
4	Strongly disagree
7	Don't know
3	No Response

11. Would you or your agency refer clients to a program using trained, supervised, monitored, and insured volunteers as bill payers or representative payees?

<u>%</u>	
73	Yes
5	No
19	Don't know
4	No Response

12. If a money management program was started in your area, would your organization be willing to work with the program and serve on an ongoing advisory council?

<u>%</u>	
43	Yes
12	No
41	Don't know
3	No Response

13. If a money management program was started in your area, would your organization/ agency be interested in serving as the program co-sponsor for your community?

<u>%</u>	
19	Yes
29	No
46	Don't know
6	No Response

14. For classification purposes only, please indicate the type of agency and/or position you work in. (Check all that apply)

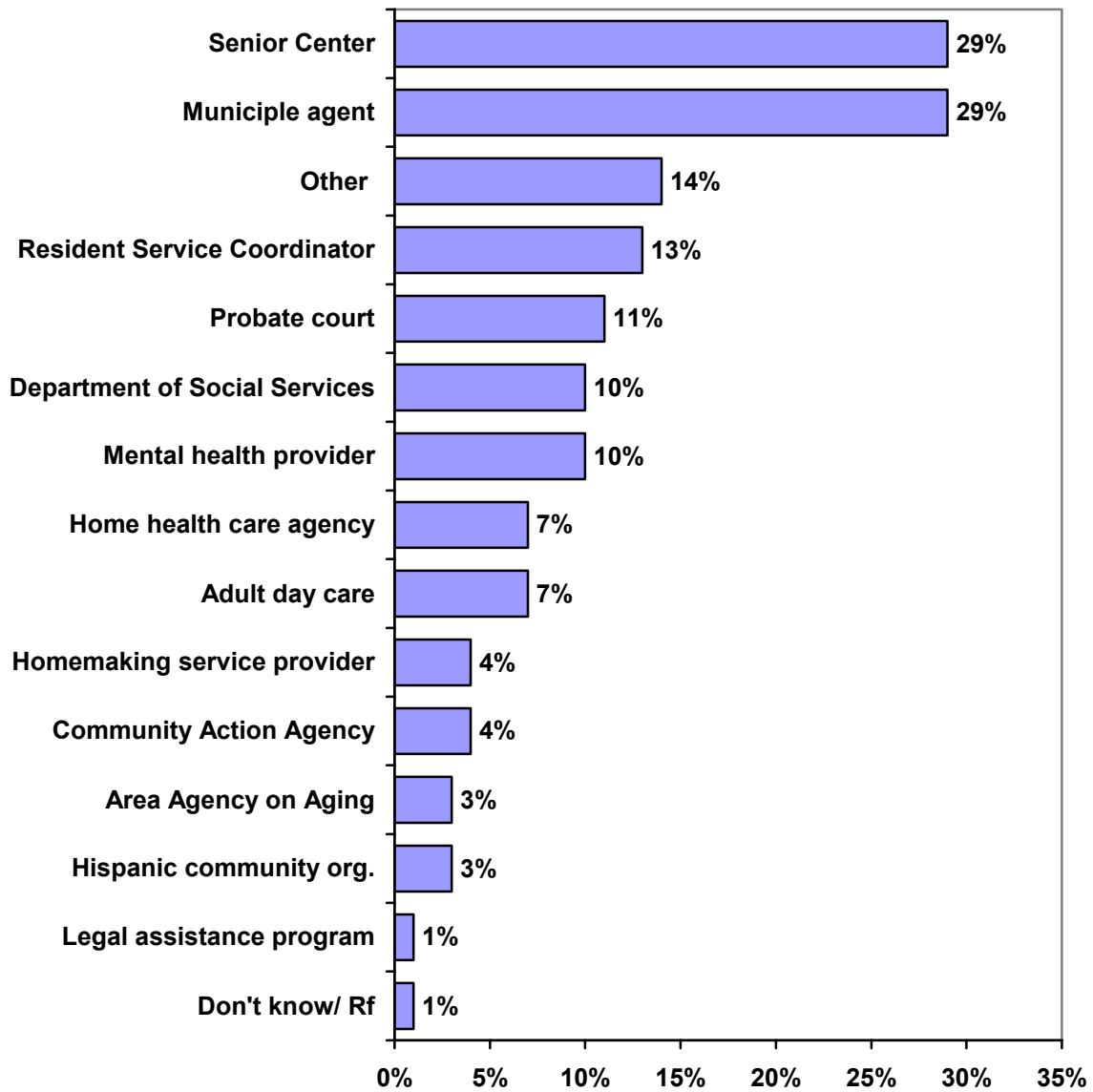
<u>%</u>		<u>%</u>	
29	Municipal Agent	10	Mental health provider
29	Senior center	3	Area Agency on Aging
7	Adult day care	4	Homemaking service provider
7	Home health care agency	10	Department of Social Services
11	Probate court	3	Hispanic community organization
1	Legal assistance program	4	Community Action Agency
13	Resident Service Coordinator/ senior housing	14	Other (<i>specify</i>) _____
		1	Don't know/Refused

Thank you for your assistance with this effort!

Appendix C

Mail Survey Respondent Distribution

**Respondents' Type of Agency or Position
(N=403)**



Appendix D

Connecticut Area Agency on Aging Regions

Eastern	North Central	South Central	Southwestern	Western
Ashford	Andover	Ansonia	Bridgeport	Barkhamsted
Bozrah	Avon	Bethany	Darien	Beacon Falls
Brooklyn	Bloomfield	Branford	Easton	Bethel
Canterbury	Bolton	Derby	Fairfield	Bethlehem
Chaplin	Bristol	East Haven	Greenwich	Bridgewater
Chester	Burlington	Guilford	Monroe	Brookfield
Clinton	Canton	Hamden	New Canaan	Canaan
Colchester	East Granby	Madison	Norwalk	Cheshire
Columbia	East Hartford	Meriden	Stamford	Colebrook
Coventry	East Windsor	Milford	Stratford	Cornwall
Cromwell	Ellington	New Haven	Trumbull	Danbury
Deep River	Glastonbury	North Branford	Weston	Goshen
Durham	Farmington	North Haven	Westport	Harwinton
East Haddam	Enfield	Orange	Wilton	Kent
East Hampton	Granby	Oxford		Litchfield
East Lyme	Hartford	Seymour		Middlebury
Eastford	Hartland	Shelton		Morris
Essex	Hebron	Wallingford		Naugatuck
Franklin	Manchester	West Haven		New Fairfield
Griswold	Marlborough	Woodbridge		New Hartford
Groton	New Britain			New Milford
Haddam	Newington			Newtown
Hampton	Plainville			Norfolk
Killingly	Plymouth			North Canaan
Killingworth	Rocky Hill			Prospect
Lebanon	Simsbury			Redding
Ledyard	Somers			Ridgefield
Lisbon	South Windsor			Roxbury
Lyme	Southington			Salisbury
Mansfield	Stafford			Sharon
Middlefield	Suffield			Sherman
Middletown	Tolland			Southbury
Montville	Vernon			Thomaston
New London	West Hartford			Torrington
North Stonington	Wethersfield			Warren
Norwich	Windsor			Washington
Old Lyme	Windsor Locks			Waterbury
Old Saybrook				Watertown
Plainfield				Winchester
Pomfret				Wolcott
Portland				Woodbury
Preston				
Putnam				
Salem				
Scotland				
Sprague				
Sterling				
Stonington				
Thompson				
Union				
Voluntown				
Waterford				
Westbrook				
Willington				
Windham				
Woodstock				

Appendix E
Pre-notification of Phone Survey
Letter



June 18, 2003

Dear Service Provider,

During the past couple of months, AARP has been conducting a needs assessment for an expansion of the Money Management Program in Connecticut. Through the process of surveying service providers across the state, your agency was named as a resource to which providers refer clients who need assistance in managing their money.

In the next couple of weeks, FGI, Inc., an independent research firm will be contacting you to get additional information about the services you provide by way of money management. Some of the specifics they will be asking about include:

- The number of clients that receive money management assistance through your agency each year
- The number of money management clients your agency can serve at any given time
- If there is a wait list for money management assistance, the number of people currently waiting for services and how long people typically have to wait before getting assistance

I am providing you with these areas of inquiry so you can be prepared to answer these questions when called. Also, if you decide based on this list there is someone other than your self that would be better suited to answer our questions, please call (202-434-6329) or email me (kbridges@aarp.org) and let me know who that person is and how (s)he can be contacted so FGI can call that person directly.

We sincerely appreciate any assistance you can provide and hope you are able to make time available in your busy schedule to talk to FGI about the valuable services you provide to your community.

Sincerely,

Kate Bridges, MGS
Senior Research Advisor

Appendix F

Annotated Telephone Questionnaire

CONNECTICUT MONEY MANAGEMENT SERVICE PROVIDER TELEPHONE SURVEY

Introduction

Hello, this is _____ calling from FGI, a national research company. I am calling on behalf of AARP. We are exploring the possibility of expanding the Money Management Program in Connecticut to the entire state. Your agency was identified through our needs assessment as an agency or organization that other programs and agencies refer people to who have money management needs. We would like to ask you some questions so that we can better understand what services are currently being provided in the state, in which regions, and for what populations.

1. What types of money management services does your agency currently provide?

Do you provide.....

- a. Assistance with check writing?

Yes	16
No	11
DK	

- b. Assistance with banking?

Yes	15
No	12
DK	

- c. Assistance with bill paying?

Yes	19
No	8
DK	

- d. Assistance with applications for financial assistance programs?

Yes	21
No	5
DK	1

- e. Representative payees or workers who are legally appointed to receive clients' entitlements, such as Social Security and SSI?

Yes	11
No	15
DK	1

- f. Conservator of estate services?

Yes	9
No	17
DK	1

- g. Any other money management services?

Yes	6
No	21
DK	

(IF YES: What are those?)

Housing Services	2
Workshops	2
Others	2

2. How many people with money management needs are served by your organization each year? (RECORD NUMBER)_____

10-20	3
21-30	1
31-40	0
41-50	1
71-80	2
100-150	5
151-200	5
201-300	1
301-400	1
2000-5000	3
DK/Ref	5

3. How many people does your organization serve each year in total? (RECORD NUMBER)

10-20	1
50-60	1
70-80	1
200-300	2
301-400	2
401-500	1
700-800	1
1000-2000	2
3000-4000	1
4001-5000	3
6000-7000	1
DK/Ref	11

4. CALCULATE PERCENTAGE AND CONFIRM: So, about ____ % of your client receive money management services?

	<u>n</u>
1.5%	2
2%	1
3.5%	1
4%	1
7%	1
9.5%	1
13.5%	1
14.5%	1
30%	1
40%	1
46.5%	1
68.5%	1
75%	1

a. Yes n=14

b. No n=4 IF NO: What percent would you say it is? _____

7%	1
20%	1
40%	1
60%	1

5. How many money management clients can your agency serve at one time? (RECORD NUMBER)

1-10	2
11-20	4
21-30	1
31-40	2
41-50	3
51-100	2
101+	4
DK/Ref	11

5a. Number of Clients can be served each year?

10-20	2
21-40	0
41-50	1
51-60	1
100-200	8
201-300	2
301-400	1
401+	2
DK/Ref	10

6. On an annual basis, how many persons would you estimate are in need of money management services from your agency, but are not served? (RECORD NUMBER) _____

0-20	4
21-50	1
51-60	1
61-90	0
91-100	1
101-200	2
201-300	0
301-400	1
401-500	1
501-1000	0
1001-3000	3
8000+	1
DK/Ref	12

7. Do you currently have a waiting list for money management services?

Yes	2
No	25
DK	

8. How many people are currently on the waiting list? (RECORD NUMBER) _____

DK/Ref	2
--------	---

9. Is this a typical number to have on the waiting list?

Yes	--
No	--
DK	2

9a. IF NO: What is a typical number to have on the waiting list at any given time? _____

NA	--
----	----

10. How long does a person typically stay on the waiting list for these services?

Less than 1 month	
1-3 months	1
3-6 months	
6 months to a year	
More than a year	
DON'T KNOW	1

11. What counties in Connecticut do you serve? (RECORD TOWN(S) IF ONLY PART OF A COUNTY IS SERVED)

LITCHFIELD	1
NEW LONDON	1
ALL OTHER MENTIONS	3

(continued) What towns in Connecticut do you serve?

ADDISON	1
ALLINGTOWN	2
AMSTON	1
ANSONIA	3
AVON	2
BETHANY	2
BRANFORD	1
BRIDGEPORT	2
BRISTOL	1
BURLINGTON	1
BURNSIDE	1
BYRAM	1
CANTERBURY	1
CANTON	1
COBOLT	1
CHESHIRE	1
CHESTER	1
CROMWELL	1
DANBURY	2
DANIELSON	2
DANIELSON	1
DARIEN	2
DAYVILLE	2
DERBY	1
DEVON	1
DURHAM	2
EAST NORWALK	1
EASTHAVEN	1
ELLINGTON	1
FABYAN	1
FARMINGTON	3
FENWICK	2
FOXON	1
GLASTONBURY	1
GOSHEN	2
GRANBY	1
GREENFIELD HILL	1
GREENWICH	1
MANCHESTER	1
MONROE	1
NEWBRITAIN	1
NEWINGTON	1
OLDLYME	1
WETHERSFIELD	1
ALL THE TOWNS IN THE STATE OF CT	6

- 11a. Are there certain qualifications that a person must meet before they could be assisted by your agency's money management services, such as age, income, geographic region, or ethnicity?**

YES	14	IF YES: Could you tell me what they are? (RECORD QUALIFICATIONS USING CODING LIST) THEN ASK "Any others?"
NO	11	
DK	2	

Age

<65	1
65+	1
55+	2
60+	2
Other mentions	2

Region

Town	5
County	1
Region	4

Specified Town Qualifications

CROMWELL	1
DARIEN	1
DURHAM	1
GLASTONBURY	1
GREENWICH	1
MANCHESTER	1
MIDDLEFIELD	1
MIDDLETOWN	1
NEW CANAAN	1
NEW LONDON	1
NORWALK	1
OLD LYME	1
PORTLAND	1
STAMFORD	1
WEATHERSFIELD	1

Specified Region Qualifications

Must live in their region	1
EASTERN CT AND WEST OF PORTLAND	1

Disability Qualification

Yes	5
No	9

Qualifying disability

Vision impaired	
Mentally impaired (mental illness/ mental retardation/developmentally disabled/memory impaired)	2
Alcohol/drug dependency	1

Income

\$10,000	3
<\$20,000	1
<\$30,000	
Other	1
Dk/rf/na	1

Ethnicity

Yes	
No	14

Other

Other mentions	3
----------------	---

12. Do you have volunteers that help provide money management services to your clients?

Yes	3
No	24
Don't know	

12A. IF NO: Would you be willing to use volunteers to expand your program or to be able to serve more clients who need assistance with money management?

Yes	14
No	4
Don't know	6

13. IF YES TO Q12: Approximately how many volunteers are currently providing these services through your agency?

1	1
2	1
4	1

14. IF YES TO Q12.: How are you currently training and supporting volunteers? (RECORD RESPONSES)

Volunteers/ own time	2
DK/RF/NA	1
All other mentions	1

15 How many staff do you have that provide money management services? _____ (RECORD NUMBER. IF ONLY 1 GO TO Q15C)

1-5	19
6-10	1
11-15	2
100-200	2
DK/Ref	3

15A. How many of these are full-time? _____

0-5	17
10-15	2
100-200	2
DK/Ref	3

15B. How many of these are part-time? _____

0	15
1	4
2	1
3	2
DK/Ref	2

15C. IF Q15=1 “Does that employee work part-time or full-time?”

Part time	1
Full time	1
DK	1

OR IF Q15 = JUST RESPONDENT: Do you work full-time or part-time?

- 1) Full time 2) Part time

16. In light of the current economic situation, do you anticipate having to cut back on the money management services you provide?

Yes (GO TO Q16A)	4
No (GO TO Q17)	22
Don't know (DO NOT READ)	1

16A. IF YES to Q16: How do you anticipate these services being cut-back?

Layoffs/ temp layoffs	2
Other mentions	3

17. If there were additional resources available, such as volunteers and funding, would your agency expand its current capacity to serve money management clients?

Yes (GO TO Q17A)	18
No (GO TO Q 18)	7
DON'T KNOW (DO NOT READ)	2

17A. IF Q17= YES: What kind of resources would it take to help expand the program? (PROBE ANSWERS WITH “How much more would it take?” “How many more would it take”, etc. IF NEEDED TO DETERMINE AMOUNT OF WHATEVER RESOURCES MENTIONED)

More people/staff	11
Money (for staff, training)	4
Budget managing/bank services	1
Dk/na/xf	2

Additional Resources

Money (for staff, training)	4
Budget managing/bank services	1
All other mentions	3
Material/work books	2
All other mentions	1

The last few questions (on the next page) are for classification purposes only.

18. What populations do you serve? Do you serve....

a. Older adults?

Yes	26
No	1

b. Low-income families?

Yes	26
No	1

c. Persons with physically disabilities?

Yes	25
No	2

d. Persons with mental disabilities?

Yes	23
No	3
DK	1

e. Mental Retardation

Yes	17
No	8
DK	2

f. Visual Impairment

Yes	22
No	3
DK	2

g. Memory Impairment

Yes	22
No	3
DK	2

h. Children and Families

Yes	18
No	9

i. Grandparents raising grandchildren

Yes	20
No	5
DK	2

j. Persons with alcohol or drug abuse problems/

Yes	24
No	2
DK	1

k. Hispanic individuals or families?

Yes	25
No	2

l. Any other specific populations?

Yes	4
No	23

Other populations

Other mentions	2
DK	2

19. Is your organization a non-profit agency, a for-profit agency, or part of state or local government?

Non-profit	12
For-profit	0
State/local government agency	15

20. Does your organization receive funding from any of the following sources?

a. Foundations?

Yes	15
No	11
DK	1

b. United Way?

Yes	10
No	15
DK	2

c. Businesses local donations?

Yes	16
No	10
DK	1

d. Municipal government?

Yes	9
No	16
DK	2

e. State government?

Yes	23
No	4
DK	0

f. Federal government?

Yes	20
No	7
DK	0

g. Courts/ Judicial system?

Yes	4
No	23
DK	0

h. Profits from services provided?

Yes	3
No	21
DK	3

i. Any other sources _____?

Yes	4
No	22
DK	1

21. If the AARP Money Management program is expanded in the state, would you be interested in having your agency be a co-sponsor?

Yes	10
No	6
Maybe	7
DK	4

22. If the AARP Money Management program is expanded in the state, would you be interested in serving on an on-going advisory board?

Yes	13
No	5
Maybe	6
DK	3

IF Q21 OR Q22= YES OR MAYBE: Because your responses are confidential, we cannot provide your name to AARP. If you would like to express your interest in having your agency be a co-sponsor or serving on the Money Management advisory board, you can call the AARP State Office in Connecticut. The phone number there is 860-240-7544.

That's all the questions I have for you today. Thank you for your time and participation.

AARP

Knowledge Management

For more information please contact Katherine Bridges (202) 434-6329.