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## Volunteers of America helps people with mental disabilities manage money

by: MICHAEL OVERALL World Staff Writer

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She was working two jobs, bill collectors were harassing her every day, her paychecks were being garnished, and her bank account was frozen.

"I'm going to be put out if I can't come up with the rent," Sherford Gibbs confided in her doctor. "I don't know what to do."

Luckily, the doctor had a suggestion.

Back in 1997, Volunteers of America put together a task force to study the idea of a "payee" program that could take over personal finances for people with various types of mental disabilities.

"Nobody else was really doing it at the time," said Dave Goldman, now the director of Payee Services.

"It was a huge gap in social services for Tulsa."

Into that gap fell people such as Gibbs, who can function well enough to earn money but not well enough to manage it.

Without a trustworthy friend or family member to help them, they slip into debt.

"Or, even worse, they become an easy target for fraud or manipulation," Goldman said. "They need somebody they can trust."

VoA Payee Services began in the late '90s with one full-time staff member and a few dozen clients. Since then, the client list has doubled many times, but the staff size hasn't kept up.

Four full-time staff members and one part-timer are struggling to keep up with 385 clients, spread across the Tulsa metropolitan area.

That's an average of 85 clients per staff member, and the program simply can't handle any more, officials said.

New clients must sit on a waiting list for months, even as they continue to slide deeper into debt.

"People aren't referred to us until they really need us," said Payee Services coordinator Matt McGilvray, who meets with Gibbs regularly to review her budget.

"Our priorities are the necessities of life - housing, food, medicine. We make sure that our clients can afford what they need, and we tell the creditors they will have to wait."

To help Gibbs, McGilvray negotiated with creditors to reduce her payments, found charities to help cover overdue utility bills and signed Gibbs, 62, up for Social Security.

She gets to keep part of her income for groceries and incidentals, and McGilvray takes care of the rest.

"He was a godsend," Gibbs said. "Here I was, working two jobs, and I couldn't even buy food. I'd be homeless right now if it wasn't for him."

To keep itself trustworthy, the program must submit to frequent audits by the Social Security Administration, as well as internal audits, McGilvray said.

"We have to account for every dollar," he said, "and that means a lot of paperwork."

And paperwork, of course, takes a lot of time.

With the staff already stretched to capacity, the client list can't grow until the program's budget does, McGilvray said.

Funding now comes from the Zarrow Foundation and the U.S. Department of Housing and Urban Development.

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#### For more

For more information about VoA Payee Services, call (918) 307-1500.

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**Michael Overall 581-8383**  
michael.overall@tulsaworld.com

#### Associated Images:



**Sherford Gibbs discusses her budget during a home visit by Matt McGilvray, coordinator of payee services for the Vounteers of America. JAMES GIBBARD / Tulsa World**

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