#WIGWednesdays  
April 8, 2020  
“Coming Together (While Still Social Distancing) To Help The Vulnerable During COVID-19”

**Featuring:**  
Lucy Gettman, Executive Director, Women In Government  
Washington State Representative Cindy Ryu, Vice Chair, WIG Board of Directors  
Bob Blancato,

**Lucy Gettman:** Welcome to WIG Wednesday, our weekly virtual series delivering timely information to help you better serve your constituents. I’m Lucy Gettman, Executive Director of Women In Government, a non-profit, non-partisan organization by and for women state legislators across the country.

I’m honored to introduce Washington State Representative Cindy Ryu, who will serve as moderator today. She is the Vice Chair of our Board of Directors, which is fully comprised of sitting women state legislators. She has shown tremendous leadership with Washington State being the initial ground zero for COVID-19, and we are delighted to have her with us today.

**Representative Cindy Ryu:** Thank you for the warm welcome, Lucy! I’m excited to be here for this WIG Wednesday. As a legislator, I appreciate the WIG staff taking the initiative to produce timely virtual content for us, and I’m proud to be in leadership for such a dynamic organization!

If you have questions during the presentation, please be sure to write them in the chat box - you should be able to find the chat box little bubble – and make sure that you have selected everyone from the drop down menu. We will reserve time for Q&A following Bob Blancato’s presentation.

We are honored to have Bob Blancato here with us today to speak about the response to the needs of older and the vulnerable during COVID-19 from DC to local communities. Bob Blancato wears many hats. He is the National Coordinator of the bipartisan 3,000 member Elder Justice Coalition, the Executive Director of the National Association of Nutrition and Aging Services Program, and National Coordinator of the Defeat Malnutrition Today coalition.

As a volunteer Bob currently serves on the National Board of AARP and the National Hispanic Council on Aging. He is the Immediate Past Chair of the American Society on Aging. In 2019 Bob began a four year term on the National Advisory Committee on Rural Health and Human Services appointed by U. S Department of Health and Human Services Secretary Azar.

Bob holds a BA from Georgetown University and an MBA from American University. Bob has won numerous awards for advocacy, most recently the American Society for Aging's Hall of Fame award in March 2020. Please join me in welcoming Bob Blancato.
Bob Blancato: Thank you very much, Representative Ryu. I am honored to be part of the WIG Wednesday series. I want to thank Laura and Laura and Lindsay and Lucy for all their help with arranging things and for you especially, Representative Ryu. I want to illustrate what you can be proud of locally that is going on for older adults in King County, Washington and other programs nearby in Washington State.

I am very proud to work closely with the Washington Association of Area Agencies on Aging and two of their great directors - Cathy Knight, Director of Aging and Disability Services, the Area Agency on Aging for Seattle-King County, and Nicole Kiddoo, the Area Agency on Aging (AAA) Director in Olympia. Cathy shared with me that her agency a long time back started forging a close working relationship with her counterpart public health agency, and within the collaboration there is an Older Adults Task Force that meets to troubleshoot new issues and challenges.

She also coordinates a service called Community Living Connections - a “front door” to most of their services for people to go through and as is happening around the country, the conversion of senior nutrition programs. All 58 congregate sites in King County were closed, but now 35 different community meal providers are delivering sack lunches and food boxes to the participants formerly going to the congregate site. Their home delivered caseload has jumped, but they're still able to deliver the food and do the all-important wellness checks, whether it's from somebody porch or a balcony or a hallway.

In Olympia their Area Agency on Aging, when they found most of their volunteers were older and at risk, they got extra funds to hire college students to deliver meals. Their long term care ombudsman program made sure to get a full roster list of nursing home residents along with emergency contact information. These are all wonderful initiatives that are taking place just in your state of Washington.

So let me begin with the last time I had the pleasure of speaking to WIG in 2018. So much has changed, and we are in an unprecedented time as a nation. And, you know, beyond the tragic numbers of those who are died or been diagnosed, it’s how this virus situation has impacted our nation and our people. From the very start this has been both a healthcare crisis and an economic crisis, and the economic aftermath is going to consume Congress and the Administration for months to come.

But the response so far from Washington has been very important, and I want to make one very current announcement that was made just yesterday that I think is of interest when the Centers for Medicare and Medicaid Services announced that $100 billion from the CARES Act - which I'll talk about in a minute - will provide funds as rapid Medicare revenue for grants to be dispersed to health centers around the country.

There have been three bills that have been enacted in response to the coronavirus - the Coronavirus Preparedness and Response Supplemental Appropriations Act, the Families First Coronavirus Response
Act and the CARES Act - and you can be absolutely certain of the fact that there is a fourth bill actively being developed in the House and in the Senate as we speak. Its size and its focus is a little bit unclear, but it's going to be built a lot around what was in the CARES package that was just passed. Even before this, there was a really good chance that as early as tomorrow, the Senate, followed by the House, will pass legislation to provide more funding for the small business Paycheck Protection Program. The response has been some so amazing from the small business community that they're fearful that the Paycheck Protection Program may run out of money, and they need to make a supplemental appropriation.

So my focus in our work is on older adult nutrition funding and programs, and in my work with NANASP and Defeat Malnutrition Today that has been our focus. We found immediate interest in the Congress, and I want to point out the leadership of Congresswoman Rosa DeLauro of Connecticut who chairs the all-important Labor, Health and Human Services Subcommittee of the House Appropriations Committee.

From the very beginning, her staff connected with us and our colleagues at Meals on Wheels America to get an idea of what immediate issues were out there and what we could expect, and this led to a $250 million commitment of emergency funds just for the Older Americans Act nutrition programs, which include the congregate programs, home delivery programs, and those provided for Native Americans.

This was needed to address the rapid changes in the program, including the widespread conversion of previously congregate nutrition participants to becoming home delivered recipients - these developments and also when if a center closed and participants still went to the site, they could get Grab and Go meals. These developments were straining local nutrition budgets, whether it's for additional transportation or food costs or hiring extra staff.

So the $250 million came first, and another $500 million was provided for nutrition programs in the second CARES Act package.

The human impact of the big increase in the number of older adults being homebound and isolated is also concerning. And recently, these emergency funds have been able to be used for telephone and technological reassurance programs to perform well being checks on these individuals who are homebound, and we hope to have this expanded to specifically address whether older adults are experiencing higher rates of malnutrition.

Other key provisions in Families First Coronavirus Response Act include $500 million for the WIC program for low income, pregnant women and mothers who lost jobs or were laid off; $400 million for the Emergency Food Assistance Program for low income people; maintaining essential access to lunch for students; suspending the work and work training requirements for the SNAP.
#WIGWednesdays
April 8, 2020
“Coming Together (While Still Social Distancing) To Help The Vulnerable During COVID-19”

progam with the food stamp program; additional flexibilities for the SNAP program in this public health emergency to provide emergency benefits; and an Emergency Paid Leave benefit program for those diagnosed with COVID-19.

Also in the Families First Coronavirus Response Act is emergency unemployment insurance, including emergency funds to the states to process and pay unemployment benefits. As you saw, 10 million people have already applied for initial benefits, which showed why this was necessary for Congress to do. For states that might see unemployment exceed 10%, 100% federal funding is provided for that extended period of 26 weeks for unemployment benefits.

The bill waived cost sharing for a COVID-19 test under Medicare - very important for older adults - and provided an initial $100 million to fund community health centers who faced an end to funding at the end of May as well as an emergency increase in the Federal Medical Assistance Percentage for the duration of the emergency.

And then let’s move to the CARES Act, the most recent bill that was passed, and the one that is considerably bigger than the first package that was passed. There you find an additional $820 million dollars for the entire Older Americans Act, with $500 million more for nutrition and $100 million for the family caregiver support program.

The CARES Act also includes $7 billion in affordable housing and homelessness assistance; close to $1.2 billion for tribal communities, including health care system response and for the U.S. Department of Agriculture Food Distribution program; $8.8 billion for child nutrition programs; and $15 billion for the SNAP program to handle this incredible increase in enrollment in that program just in the past few weeks.

Also, as it relates to states, the legislation designates $339.8 billion for programs that will go to state and local governments: $274 billion toward specific COVID-19 response efforts, including $150 billion in direct aid for state/local governments; $6.5 billion for the Community Development Block Grant, the Economic Development Administration, and the Manufacturing Extension Partnership - all aimed at mitigating local economic crises; $13 billion for K-12 schools; $14 billion for higher education to offset losses caused by the changes in day-to-day life for education; and $5.3 billion for programs for children and families, including immediate assistance to childcare centers.

Other key CARES Act provisions include $900 million for the Low Income Home Energy Assistance Program, a vitally important program for low income older adults and low income people in general; another $450 million for the Emergency Food Assistance Program; and a $425 million to increase access to community-based mental health services, which I guarantee you that number is going to grow as the issue is continuing to connect to this crisis.
In the CARES Act there's much in the way of small business relieves through loans and emergency grants. The thing that's got a lot of attention is the cash payments to individuals - $1,200 for individual taxpayers up to a certain income limit. And again, the issue here is will they get out in time to make a difference in people's lives? That's the efforts being made right now - the extra unemployment benefits of $600 a week, a major expansion of telehealth provisions loosening many of the regulations that were inhibiting telehealth from growing, and then finally, more funding for VA health care, who have stepped in very nicely to help in the crisis with the hospital beds and so on.

Now, we talked about a fourth bill and you can bet on the fact that it's coming soon - it's just a question of when. There are some provisions that we are particularly interested in from an advocacy standpoint to see happen, the first one of which is to allow all SNAP benefits beneficiaries to order and pay for groceries online with EBT benefits. Only a handful of states are doing that right now - Washington, Arizona, Oregon, California, Alabama, Iowa, Nebraska and New York - but it's very easy for any state agency to go to the U.S. Department of Agriculture Food and Nutrition Service and indicate an interest in wanting to get into this program. We encourage states to do that.

There'll be more funding in this fourth bill for emergency housing and service coordinators. Funding for high speed internet infrastructure projects could come from this, additional funding for clinical labs working on COVID-19 response, and I would fully expect a further increase in the Federal Medical Assistance Percentage that I mentioned earlier to go maybe as high as 12%, doubling from where it is in the Families First Coronavirus Response Act.

So what can you do? And again, it's an honor to speak to state legislators. The federal response, just like at state level, is evolving based on the changing nature of what is happening at the state and local level, and you as elected state legislators can do so much at this time. My first recommendation and we're seeing this just as an advocacy perspective, is to follow the money. Make sure it goes from Washington to the state to the intended localities in a timely fashion, and if it isn't, initiate direct contact with your Congressional delegation or the federal agency responsible for that money. People need that money right away.

Continue to connect on the ground to determine what the need is, both current need and expected need, and then lobby to waive or lower as many matching requirements as may exist for emergency funds, especially for Medicaid, which is experiencing record high enrollment at a time when state treasuries are overstretched.

This presentation was titled “Coming Together,” and that we are, and that we must do. This unprecedented crisis reaffirms one important principle - that government’s role is most important in these times.
The response to date from Washington has been for the most part bipartisan, prompt, and decisive, and it's giving comfort and confidence to the American people in this time of crisis. Yet in reality, we are dealing with a state and localized crisis where the decisions on social distancing and essential services and sheltering in place are being driven at the state and local level, which means the role and impact of state legislators like yourself is important and will be also felt especially downstream from this crisis.

So I want to thank you for the chance to be part of your WIG Wednesday, I want you to stay safe, and please keep up your important service to your state and your constituents. Thank you very much.

**Representative Cindy Ryu:** Thank you so very much, Bob, for this valuable information. For everyone's information Bob's slides will be posted to [Women In Government website](https://www.womenin政府.org) tomorrow. Now we're going to take a few questions from the audience. If you haven't submitted any yet - and I do see a couple already - please write them in the chat box. Please be sure to select “everyone” in the drop down menu in the chat box so that we can see it.

So Bob, thank you for the details and hopefulness of the phase four relief bill. To the best of your knowledge, how likely do you think it is that we will get that, and will it hopefully be sooner rather than later?

**Bob Blancato:** I feel very confident there will be a phase four bill because the reality of what's going on the ground - the reports that come back - indicate that what was provided, as big as it was in phase three, is not going to be enough.

We talked about Medicaid as one example, and the small business side is another example. But this is where the communication process is so important. You know, I remember when we began this process with that first bill that gave $250 million to just senior nutrition, we went back to our members and asked them to tell us - you know as basic and as granular as they could - what were they facing, what were they anticipating. These kind of reports coming, and they're coming from agencies, they're coming from legislators - and the more that is filtered in and the more you're communicating that to the Congressional delegation - they feed it into the people drafting the bill, and the urgency factor picks up right away.

So I think if you're talking about a chronology, I think the small business piece may get dealt with this week. They may put another $250 billion in that program to allow people to apply because small business is vital to our economy, and then from there - probably because both the House and Senate are technically out of Washington until around April 20 - and the next time around they want to have a chance to develop a little bit more of a bill, but I would see a phase four probably being done by the end of April.
Representative Cindy Ryu: Great. That's very helpful. So what are the things that we, the state legislators, can do right now? For instance, my seatmates and I instead of the usual, hey, this is what we did this past session, we decided to do a COVID-19 Resource Guide that’s in the process of being printed right now. We also decided that instead of sending it to frequent voters that we send it out even to people who are not registered to vote so that we can have as much coverage as possible. They have both websites and phone numbers because not everyone has access to the Internet.

Bob Blancato: Those are very important things to be doing, and I think everybody is stepping up and their different capacities to provide necessary resources that are tailored to what people need. Really we all have to give a special shout out frankly to folks doing information and referral services, the ones running the 211 programs around the country - they're oftentimes the people who get inundated right away with the phone calls needing to get to that first contact. It's so important - that first person that you connect with can guide you to an answer, to a program, and they've done a tremendous service. So in that regard, I'm hoping that that sector will get a greater recognition in a forthcoming bill but yes the resource guides are very important, and I commend your work that you're doing in that area.

Representative Cindy Ryu: So specifically for the seniors and those who need food assistance, how can we best raise awareness for them, especially about changes to programs?

Bob Blancato: Well, the one good thing we have - and I think its value is being seen every day - is the fact that we have an existing aging network in every community you can think of. You have an Area Agency on Aging network - over 600 around the country; you have thousands of nutrition providers, whether they're doing the congregate program or the home delivered meals program; and each of those organizations has a national organization

The folks on the ground - that thing I mentioned earlier in Washington state - all the AAA's have a resource guide to tell people where services are. In Louis County, I learned about how the Transit Authority and Louis County put together a 1-800 number and a special Public Service Announcement telling older adults where meals could be, and I think this is what you're finding all around.

What you have to do is keep it updated because the congregate site, the senior center you may have gone to three weeks ago, you can’t go to it anymore. You need to know to tell those people where they can get a meal. So I would argue that the existing aging network across the country and every community and every district that’s represented by Women In Government - there are people there working every day to provide that information and offer as many meals and services as they can.

Representative Cindy Ryu: Great, thank you. Are there any particular communities that you see as being vulnerable during this pandemic? For instance, in Maryland, they’re getting questions from those who may be undocumented but who are having problems with food insecurity. Do you have any suggestions for resources for these families?
Bob Blancato: I think the challenge that you're facing is trying to trace the demand and the need, if you will. The states that were the hotspots – and Washington was one earlier - still rely on the local levels you can connect people to. That’s where they should go if they have questions of that nature.

Whether they’re formal agencies or faith based groups or social work organizations, they exist in every community and I think their people can find those resources fairly easily on websites as close to them as possible. I think the thing that we’re more concerned about as time goes on - and the situation that happened in Kirkland is the most tragic example of all but it’s now being replicated across the country - is we have to address more resources into our long term care nursing home facilities. There needs to be a better effort to keep these homes from being breeding grounds for the virus, but I would say that the person from Maryland could also be in touch with their local legislator and see what kind of help they can get to.

Representative Cindy Ryu: So these are the legislators getting those questions. We are doing case management at our level, even though we’re supposed to be policymakers, so it’s actually informing our policymaking brains to deal with this case by case. Also, they’re seeing the same issue in Delaware. At the same time we are seeing so many of the volunteers who are retired or aging or vulnerable themselves, they are having to shelter in place. How do we deal with that balancing of needing more resources and more humans to do the actual work with the volunteers having to shelter themselves?

Bob Blancato: Well, I know that I mentioned Olympia, Washington, and I read a story just today where in a county of New Jersey, they’re enlisting college students who find themselves home unexpectedly from classes stepping up and becoming those volunteers because their risk is lower. They seem to connect seamlessly with the agencies that need the help. And so maybe it’s a matter of looking at those examples in those different communities and making contact with those people to ask so how did you pull that off? Where’d you get the ability to get the college students to come? I think this is happening more than we know, frankly.

I also know that people are putting extra time and extra effort in. I know people in law enforcement and firefighters who were putting extra time in beyond their own shifts to help people. This is what America is about - when you have a crisis, people step in. I live in Arlington, Virginia, and we have a local restaurant that provides meals on request for people 70 and over in our area. A bunch of us heard about this who go to this restaurant, so we drove up, and I said, “You guys need drivers.” A couple nights a week I drop off meals in different parts of northern Virginia near where I live, and these are stories everywhere.

You know, I'm hopeful that people will know who to turn to. I believe that people are there who want to volunteer – they just need to be guided to the right location at the right time.
Representative Cindy Ryu: So talking about connecting people to the right resources and even to volunteer and even donate items, many of our aging rural communities are less connected to the Internet and websites. Can you speak to the digital divide and if there are any efforts to close those digital divides, especially in the elderly community when they really need access to the Internet, especially to order food online or to stay connected with their children and grandchildren?

Bob Blancato: Very serious issue. I'm glad you raised it. I know that prior to the COVID-19 outbreak the Federal Communications Commission was expanding its work to aim to close the digital divide through different mechanisms they have at their disposal. The Centers for Medicare and Medicaid Services have a rural health strategy that they adopted - again before the crisis began - aimed at trying to bring more of the technology available to older adults. I think in the second CARES Act that there are some additional resources, which I'll be happy to look up and provide as part of my final presentation that will be posted on the Women In Government website, aimed at directing more resources from a technology perspective into rural America.

I think in the telehealth space alone there's tremendous movement to connect more people and make sure they have the necessary equipment in their homes to benefit from it. So I think there is an absolute recognition that they have to do more. I think you'll see more of that in these upcoming bills, as well as what’s in the CARES Act, but we have got to be very sensitive to that very issue about the rural older adults, and I think we're making progress on that front. But I think the more visibility and the more the issue is raised, the better off we'll be.

Representative Cindy Ryu: Thank you. Are there any best ways or tips on how we can as state legislators make the case for specific districts to our own members of Congress?

Bob Blancato: Oh, absolutely. You have a built-in advantage in my judgment because you are elected and you have constituents. You're conveying your constituent realities to your members of Congress – and some have the same constituents, frankly - but I think the benefit that you have is that you are there in the state. You're closer on a more regular basis, perhaps, to the constituency, so you're going to be a more authentic advocate, if you will, because of your role.

I also think that the reality is that as states develop legislation responses, there should be cooperation between the federal government and state. For example, as I mentioned earlier, getting rid of as much of the match requirements as possible to allow more of the dollars to go directly into communities is very important. One of the things that we were successful at is when they increased the money for new senior nutrition in those two bills, they waived all the state matching requirements. That's going to mean money goes more directly to those individuals.

I would say most of you are doing this anyway. You're on the ground, and you know what the needs are. It's a matter of how fast you communicate it, and also you should collaborate with some of your
colleagues to see where this common need is - common urgency, if you will. I think you're doing the right stuff.

Representative Cindy Ryu: Thank you very much. As I was getting offers of PPE, personal protective equipment, we were offering them to Washington state people. With the coordination that's going on [and the numbers getting lower], we figured that maybe we are okay at this point, so I sent them over to New York, and then I think that person is also working with another state right now.

So that kind of sharing is what we're learning as we go, as well as the opportunities that we're going to be seeing. Obviously businesses will figure out - unless they don't stay in business - how best to be ready for next time or even maybe adjunct to the storefront model that they've relied on for decades. And so we are looking at lessons learned and going forward.

One of the comments or questions is that if we had a more equitable health care system, more equitable economy, and a society where no one's housing unstable and all had adequate wages with benefits – and if everyone had affordable healthcare and accessible healthcare with fair price medicines - do you think we would have needed that multi trillion dollar multi-phase relief?

Bob Blancato: More than likely, no. I think if you look at the disparities alone issue, which now is emerging as a major component of the tragedy, the high rate of virus among African Americans as spotlighted in Chicago and Milwaukee and in a number of other places - you know, disparities are not new. They should have been addressed some time ago, they should have been addressed in a way that guarantees the necessary access that everybody can have - the Affordable Care Act did a very important thing in this expansion of Medicaid, but the Supreme Court made a big mistake in my judgment by making that voluntary. The states that expanded Medicaid have had better success rates in terms of health care.

I don't know what the comparison is about states and the virus and Medicaid expansion, but that was a very important step that should have been made. And you talk about lessons learned - there's tons of lessons that are going to be learned from this experience about what we need to do. Going forward in terms of access to health care, I also would point out that I have seen that issue about state sharing of equipment. I know you sent Washington State's ventilators and PPE to states that needed it. I know New York Governor Cuomo said, “Help us now, and we will help you later.” That kind of approach that's being taken by governors is very, very important. But you raise a very valid point, and we're going to have to go back and do some soul searching as a country to see what we need to do better to prevent these kinds of situations and the way they impact certain populations over others.

Representative Cindy Ryu: We have several suggestions in the Zoom chat box from attendees that will be included in the transcript and on the Women In Government website once this webinar is over, but before we close, I wanted to give you a chance to give us any closing remarks.
#WIGWednesdays
April 8, 2020
“Coming Together (While Still Social Distancing) To Help The Vulnerable During COVID-19”

Bob Blancato: First of all, thank you for the opportunity to speak today. Women In Government, I think you're a fabulous organization with a great platform that's very much needed right now. In terms of addressing the issues on the ground and going forward, you're all elected individuals, but you're advocates. Please continue to do the great work you're doing on behalf of your constituents. Let's all stay working together and try to get through this crisis and work to prevent it from happening in the future.

Representative Cindy Ryu: Thank you so very much, Bob, and everyone else for joining us for WIG Wednesday, and if you haven't already, please follow Women In Government on Facebook, Twitter, LinkedIn and Instagram. It is a great way to not only stay on top of the work WIG is doing but also to connect with other legislators across the country.

WIG staff are here to be a resource for you, and they're always available to help legislators any time – they're just a phone call or an email away.

So please stay tuned for the upcoming WIG Wednesday sessions!

April 15 “Biopharmaceutical Industry Battle Against COVID: Progress Update and Hope” featuring Mary Kosinski and Sharon Lamberton of PhRMA as speakers

April 22 “Developing a Vaccine for COVID-19” moderated by WIG Board Member Nevada State Assemblywoman Lisa Krasner featuring Clem Lewin of Sanofi-Pasteur as speaker

April 29 “What the CARES Act Means for Small Businesses, Individuals and Non-profits” moderated by WIG Board Chair Maine State Senator Stacey Guerin and featuring Katie Vlietstra Wonnenberg, Principal, Public Private Strategies as speaker

More sessions will be announced in the coming weeks, so please keep an eye on your inbox is and on WIG social media for more.

Thank you again for joining us and please take care! Stay healthy and happy!

Additional Notes and Resources:

Defeat Malnutrition Today: [http://defeatmalnutrition.today/covid-19](http://defeatmalnutrition.today/covid-19)
Administration for Community Living: [http://acl.gov/covid-19](http://acl.gov/covid-19)
#WIGWednesdays
April 8, 2020
“Coming Together (While Still Social Distancing) To Help The Vulnerable During COVID-19”

Small Business Administration: https://www.sba.gov/funding-programs/loans/coronavirus-relief-options
U.S. Housing and Urban Development Information: https://www.hud.gov/coronavirus

Alzheimer’s Association Long-Term Care Resources
1. Alzheimer’s Association Long-Term Care Emergency Preparedness Guidance (available via this weblink)
2. Alzheimer’s Association COVID-19 Tips for Dementia Caregivers (available via this weblink)
3. The Alzheimer’s and Dementia Care ECHO® Program: Project ECHO is a free telementoring program that uses videoconferencing technology to build workforce capacity and improve access to specialty care in local communities. Expert multidisciplinary specialist teams and primary care practices come together in regularly scheduled collaborative, interactive learning sessions to share information and learn from each other via case-based discussions and brief didactic presentations.

Meredith Ponder Whitmire, Policy and Advocacy Director, National Association of Nutrition and Aging Services Programs (NANASP): For undocumented populations, I would definitely connect folks to local resources as opposed to state or federal resources. For example, for older undocumented people, Meals on Wheels does not have a citizenship requirement or even a legal presence requirement. Of course, the problem is knowing the resources to connect them to--as was just said, legislators are now becoming caseworkers and not necessarily prepared to be.