

**PIONEERING
PATHWAYS**

→ **TO A** ←

**BETTER
ECONOMIC
FUTURE**



Pioneering pathways to a better economic future for and with people with disabilities and their families is what we're all about at National Disability Institute.

Providing greater access for people with disabilities to the economic mainstream is a conversation National Disability Institute (NDI) began in 2005 in the basement of a Washington, D.C., bank. Despite the optimism brought by the Americans with Disabilities Act in 1990, the enduring impact and isolation of poverty remained.

Over brown bag lunches, we brought together individuals with disabilities, parents, family members, disability organization leaders, researchers, federal agency policy makers and community asset builders to answer two critical questions: Why are so many people with disabilities living in poverty in America? How can we change it?

These conversations began to attract a larger following, generating many innovative ideas and two important actions: the founding of National Disability Institute and the beginning of a movement to increase the financial stability and capability of all people with disabilities. National Disability Institute boldly asked diverse audiences nationwide to challenge assumptions and build a new path with a sense of urgency and a commitment to inclusive communities. Today, National Disability Institute remains the first national nonprofit organization dedicated exclusively to building a roadmap to greater economic stability for people with disabilities.

Through public education, pioneering projects and demonstrations, public policy, and customized training and technical assistance activities, National Disability Institute has become a recognized leader nationwide in changing thinking and behavior at an individual and systems level so that people across the spectrum of disabilities can find their paths to brighter financial futures.

By using the power of collaboration and bringing together government, financial institutions, the business community, community nonprofits and educational institutions, National Disability Institute has pioneered new pathways for people with disabilities in the areas of work, income production, savings and asset building. **National Disability Institute encourages all individuals, organizations and communities to join the conversation and be part of the solution to an issue that is both timely and long overdue – the economic advancement of all people with disabilities.**

PROJECTS & INNOVATIONS

National Disability Institute (NDI) provides innovative projects to advance the economic empowerment, financial capability and financial inclusion of people with disabilities.

Financial Education and Capability

NDI has several initiatives dedicated to improving financial education for people across the spectrum of disability. Supporting these efforts are Bank of America, Wells Fargo, TD Bank, FDIC and others.

- **Increasing the Awareness of Financial Education:** NDI continues to champion the importance of financial education for people with disabilities through the development of innovative tools, financial education curriculums and creative strategies in delivering financial education to people with disabilities and their families. NDI serves as a subject matter expert on financial education for people with disabilities.
- **Integrating Financial Education:** To respond to the new mandates of the Workforce Innovation and Opportunities Act (WIOA), this initiative provides training and technical assistance to integrate financial literacy education activities and ABLE account information within American Job Centers and other community-based organizations. These education activities will be universally designed to benefit youth and adults across the spectrum of disabilities, as well as job seekers without disabilities.
- **Financial Integration Team:** NDI, in collaboration with diverse public and private agencies, is testing new strategies in selected communities nationwide to build the financial capability and stability of individuals with disabilities. With one-on-one counseling and setting financial goals, NDI is seeking new ways to integrate financial education and counseling in day-to-day human service delivery systems. A community of practice (CoP) offers peer support to community partners in a monthly group discussion.

Taxes and Tax Preparation

NDI views tax preparation as a way to engage taxpayers with disabilities in a larger conversation about financial stability and economic advancement.

- **IRS Collaboration:** Since 2004, NDI and IRS have joined forces to increase Volunteer Income Tax Assistance (VITA) awareness among taxpayers with disabilities through community partnerships, programs, public education and trainings to build the capacity of tax coalitions to better serve taxpayers with disabilities, both in person and online. To date, more than 2.3 million people with disabilities have received nearly \$2.3 billion in tax refunds as a result of NDI's work.

Financial Inclusion

Building assets is a key tenet of financial capability. NDI has a number of programs aimed at helping people with disabilities grow assets and build brighter financial futures.

- **ABLE National Resource Center:** The ABLE National Resource Center (ANRC) is a collaborative that brings together the investment, support and resources of the country's largest and most influential national disability organizations in an effort to accelerate the design and availability of ABLE accounts to meet the needs of individuals

with disabilities and their families. Founded and managed by NDI, the ANRC's goal is to provide consistent, reliable information concerning the benefits of an ABLE account, and to educate individuals with disabilities and their families, state government and legislatures, financial service companies and financial planners and attorneys about ABLE's potential positive impact on the lives of millions of Americans with disabilities. For more information, visit www.ablenrc.org.

- **Financial Inclusion Summits:** During the past 10 years, NDI has held more than 50 summits at state and local levels. Summits offer an opportunity to bring together government, disability, financial and community leaders to increase understanding of the financial challenges faced by people with disabilities. In the past two years, NDI has conducted Financial Inclusion Summits in selected cities to help advance financial inclusion for people with disabilities. With funding support from JPMorgan Chase, NDI has created work groups to implement recommendations from Summit participants. These include increasing the availability of financial education and providing access to affordable and accessible financial products and services.
- **Assistive Technology Loan Program:** For many individuals with disabilities and their families, access to assistive technology will enhance independence and productivity. NDI offers below-market loans to qualified individuals with disabilities in pilot programs in selected counties in New York and New Jersey to purchase assistive technology or make home modifications. The program offers financial education and counseling to help individuals qualify for loans and make payments on time.

Benefits Planning

Understanding the intricate web of federal and state public benefits and the impact of work on benefits is an important step toward economic advancement for people with disabilities.

- **National Expertise:** NDI is a nationally recognized expert in benefits planning and creates state-specific trainings to help disability service providers, vocational rehabilitation counselors, Medicaid support coordinators, parents, family members and individuals with disabilities to better understand their rights, responsibilities and options.
- **Customized Trainings:** NDI customizes benefits trainings by state that include e-learning courses, webinars and in-person trainings.

Employment & Economic Self-Sufficiency

NDI's employment initiatives explore and fortify the critical intersection of employment and economic self-sufficiency by highlighting that employment is a first step toward financial independence and access to the economic mainstream.

- **National Center on Leadership for the Employment and Economic Advancement of People with Disabilities (LEAD Center):** The LEAD Center is a collaborative of disability, workforce and economic empowerment organizations dedicated to advancing sustainable individual and systems-level change to improve competitive, integrated employment and economic self-sufficiency for all people with disabilities. Led by NDI, with funding through a five-year cooperative agreement with the U.S. Department of Labor's (DOL) Office of Disability Employment Policy (ODEP), the LEAD Center brings together a range of partners to expand employment, policy leadership and

economic advancement opportunities for people with disabilities. For more information, visit www.LEADCenter.org.

- **Disability Employment Initiative (DEI):** NDI is the national technical assistance lead with the U.S. Department of Labor's Disability Employment Initiative (DEI), led through DOL's Employment and Training Administration and ODEP. DEI provides training and technical assistance to 23 state workforce investment systems to improve access and support to jobseekers with disabilities at a community level. NDI is the technical assistance contractor that provides monthly training events, in addition to on-site technical assistance, to improve integrated service delivery options. For more information, visit www.DEI-ideas.org.
- **American Dream Employment Network:** The American Dream Employment Network (ADEN) is a solution-oriented administrative Employment Network providing support to American Job Centers, community rehabilitation providers and employers from across the country, with high-quality employment services to Social Security disability beneficiaries through Social Security Administration's (SSA) Ticket to Work program. ADEN's consortium of service providers and employers work together to create a path for individuals with disabilities to return to the workforce, or begin working for the first time. For more information, visit www.AmericanDreamEN.org.
- **WINTAC:** The Workforce Innovation Technical Assistance Center (WINTAC) supports State Vocational Rehabilitation Agencies in their implementation of the Workforce Innovation and Opportunity Act (WIOA). NDI is one of the participating agencies in a project led by San Diego State University to operate WINTAC, providing technical assistance and training on five major topic areas: expanding Pre-Employment Training Services (Pre-PETS), restricting use of sub-minimum wage, increasing competitive integrated employment for individuals with disabilities, integrating Vocational Rehabilitation services in American Job Centers and transitioning to common performance measures. For more information, visit www.WINTAC.org.
- **Disability At Work:** NDI has continually championed the link between inclusive employment and financial empowerment for persons with disabilities. In partnership with the Poses Family Foundation and Kessler Foundation, NDI will hold convenings with corporate and community leaders in selected cities with Randy Lewis, former Walgreens Senior Vice President, to discuss the "return on investment" when disability becomes a centerpiece of a corporation's diversity and inclusion strategy to enhance workforce productivity and the bottom line.

Public Policy

National Disability Institute has always maintained that sustainable systems change cannot be created without modifying public policy.

- **Trusted Advisor:** NDI serves as a trusted advisor on policy and practice reform to the Social Security Administration, FDIC, Treasury, IRS and the U.S. Departments of Education, Health and Human Services and Labor. NDI modernizes disability public policy through congressional education, briefings and national advocacy – promoting economic advancement for people across the spectrum of disability.
- **DISABLE POVERTY:** NDI launched the grassroots campaign, DISABLE POVERTY, on July 26, 2016, the 26th anniversary of the Americans with Disabilities Act (ADA). The goal of the campaign is to increase awareness about the nearly one in three Americans with disabilities that live in poverty. Participants in the DISABLE POVERTY

campaign are asked to take a pledge and urge others to do the same. In addition, a series of actionable items for individuals, disability/advocacy organizations, companies and financial institutions provide concrete steps that people can take to become involved in advancing financial inclusion. Visit DISABLEPOVERTY.org to take the pledge and learn more about disability and poverty in America.

Research

NDI uses quantitative and qualitative research strategies to establish an evidence base for its interventions and to identify opportunities for systemic change. Our research efforts are supported by JPMorgan Chase, Citibank and the FINRA Investor Education Foundation.

- **Banking Status:** By analyzing the bi-annual *FDIC Survey of the Unbanked and Underbanked* through a disability lens, NDI has established that people with disabilities face barriers to full and equal participation in the financial system. Other findings from the NDI publication, *Banking Status and Financial Behaviors of Adults with Disabilities: Findings from the 2015 FDIC National Survey of Unbanked and Underbanked Households*, include: nearly half of adults with disabilities are unbanked or underbanked, nearly half have no credit and two-thirds do not save for unexpected expenses.
- **Financial Capability:** The *Financial Capability of Adults with Disabilities: Findings from the FINRA Investor Education Foundation, 2015 National Financial Capability Study* report identifies challenges for people with disabilities in making ends meet, planning ahead, managing financial products and making informed financial decisions.
- **Challenges and Opportunities for Financial Inclusion:** Building on quantitative findings from the FDIC analysis, NDI conducted a series of focus groups and individual interviews to identify unmet needs that would enable people with disabilities to be fully included in the financial mainstream. NDI identified opportunities for banks, nonprofits and financial technology companies to fill these needs and reviewed the policy barriers and facilitators to implementing these opportunities.
- **Race and Disability:** Using data from three different large federal surveys, NDI developed the paper, *Below the Bottom Rung: Race and Disability in America*, which describes the economic impact of the double jeopardy faced by people of color with disabilities. This report engages new and diverse organizations to partner with NDI to address issues of economic exclusion.

Real Economic Impact Network

To move its economic empowerment mission forward and mobilize its growing group of federal, state and local partners, as well as individuals with disabilities and their families, NDI created the **Real Economic Impact (REI) Network**, a national alliance of more than 4,500 organizations and individuals in all 50 states (and Puerto Rico) dedicated to a common mission: the economic advancement of people with disabilities. The REI Network is free to join and provides monthly webinar series, e-learning courses, fact sheets, toolkits, training materials, e-newsletters, emails, asset summits, group trainings and partnership opportunities to equip community partners with the knowledge and tools they need to promote economic advancement for people with disabilities.



N E A R L Y

1 IN 3

PEOPLE

WITH DISABILITIES
LIVE IN POVERTY

(Source: U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States: 2012*, Sept. 2013)

28.4%

POVERTY

RATE

FOR PEOPLE

WITH

DISABILITIES

NEARLY DOUBLE

THE U.S. NATIONAL

POVERTY RATE

(Source: U.S. Census Bureau, *Income, Poverty, and Health Insurance Coverage in the United States: 2012*, Sept. 2013)

GROUNDBREAKING NDI REPORT FINDS MAJORITY OF ADULTS WITH DISABILITIES LIVE OUTSIDE ECONOMIC MAINSTREAM

Mined from data in the *2015 FDIC National Survey of Unbanked and Underbanked Households*, the report finds Americans with disabilities face unique financial obstacles and challenges unlike those experienced by their non-disabled peers.

Highlights from *Banking Status and Financial Behaviors of Adults with Disabilities: Findings from the 2015 FDIC National Survey of Unbanked and Underbanked Households* include:

- Fewer than half of households with a disability are fully banked, compared to two-thirds of those without disability.
- Among those who are banked, more than 40 percent have a checking account, but do not have a savings account.
- Only 40 percent of households with a disability save for unexpected expenses, compared with 61 percent of other households.
- Almost half of households with disabilities have no credit and are twice as likely to lack credit as households with no disability.
- Households with disabilities face a digital divide; only half of households with a disability have internet access at home or a smart phone, compared with three-quarters of households without disability.
- Forty percent of households with a disability use alternative financial services (AFS), compared with 25 percent of those without a disability.



The report also identifies policy recommendations to help reverse the report's findings and includes a call for greater cooperation and work among members of the disability community, financial services industry, thought leaders, regulators and policymakers to advance the financial inclusion of people with disabilities.

An electronic copy of the report is available on NDI's website at bit.ly/NDI-Library.



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