

>> Thank you for joining us this afternoon for the launch of the Empowered Cities webinar series. Today's topic is Financial Inclusion for Persons with Disabilities. We'd like to thank Citi Community Development for their support and partnership of Empowered Cities. My name is Michael Roush and I'm the director of the Real Economic Impact Network at the National Disability Institute. Before we get started in the content for today's webinar, I would like to turn it over to my colleague Shahida Brown who's going to go over some housekeeping tips for us, Shahida.

>> Good afternoon everyone. For listening to today's webinar, the audio is being broadcast through your computer. Please make sure your speakers are turned on or your headphones are plugged in. You can control the audio broadcast via the Audio Broadcast panel. If you accidentally close the panel, you can re-open by going to the Communicate Menu at the top of the screen and choosing Audio Broadcast. Next slide please. If you do not have sound capabilities on your computer or you prefer to listen by phone, please dial in. You can dial 1-650-479-3207 or use the toll-free line 855-244-8681. Our meeting code is 660 282 451 and you do not need to enter an attendee ID. Real-time captioning is provided during this webinar. The captions can be found in Media Viewer panel, which appears in the lower right-hand corner of the webinar platform. If you do not see the captions, you may need to open the Media Viewer panel by selecting the Media Viewer button in the upper right corner of the webinar platform. If you want to make the Media Viewer panel larger, you can minimize the other panels like Chat, Q&A and/or Participants. For Q&A, please use the Chat box or the Q&A box to send any questions you have during the webinar to Michael Roush or NDI Admin and we will direct the questions accordingly during the Q&A portion. We do hope you will send in Q&A, so please feel free to use those options. If you are listening by phone and not logged in to the webinar, you can also ask questions by emailing mroush@ndi-inc.org. Please note that this webinar is being recorded and the materials will be placed on the National Disability Institute website at www.realeconomicimpact.org. If you experience any technical difficulties during the webinar, please use the Chat box to send the message to the host NDI Admin, or you can also email Shahida Brown at sbrown@ndi-inc.org.

>> Great. Thank you for that information. So, what I'd like to do is I'd like to share with you our agenda for today. We have a packed agenda for this hour to share with you some really great information. And so to start this up, we're going to provide an overview of Empowered Cities. We're also going to share with you insight on this growing demographic of the disability community. We're also going to address why financial empowerment and financial inclusion matter for persons with disabilities. We're also going to highlight key strategies from the field and we're going to share with you some tips and explain how you can get started to build a fully inclusive program for persons with disabilities. Before we get into the content, we would like to-- I would like to turn this over to Michael Morris, the executive director of the National Disability Institute, to provide some opening words. Michael, I'll turn it over to you.

>> Thank you Michael. And it's a pleasure to be with all of you across the country as you join in today on this launch of our first webinar of Empowered Cities. What I want to share with you is just a little bit of background about the National Disability Institute. I am its founder and executive director. Many of you know us from our work across the country. We're a national nonprofit organization dedicated to building a better economic future for people with disabilities. We became an organization back in 2005 when we were designated our

501(c)(3) status by the IRS. And at that time, we really wanted to make it very clear what our focus was to be all about and still is about today. It's championing economic empowerment, financial education, asset development and financial stability for all persons across the spectrum of disabilities and their families. We affect change through public education, policy development at a federal and a state level and a municipal level, training, technical assistance and innovative initiatives. NDI envisions the world where people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities. Our research has given us a baseline. Our training and technical assistance activities have continued to build capacity with public and private sector entities. And today with this push of Empowered Cities, we are going to even push further forward identifying and translating best practices, and all of this will be a part of our continued effort to achieve real economic impact for people with disabilities and their families. I'm going to turn it back over to Michael Roush and Michael will introduce our next speaker.

>> Great. Thank you, Michael, and thank you for joining us today. Next, I would like to welcome Jasmine Thomas who's the senior vice President of National Initiatives at Citi Community Development to share a few words with us, Jasmine.

>> Michael. Thank you Michael Morris and Michael Roush. Citi Community Development leads Citi's commitment to financial inclusion and economic empowerment for underserved individuals, families and communities across the United States. We at Citi are incredibly grateful for the opportunity to partner with NDI and it's an example of how we-- through innovative partnerships with municipalities, community groups and leading nonprofit organizations like NDI we leverage Citi's expertise, products and services that are harnessed to help expand opportunity for all. This particular partnership is unique for us because it continues to give us insight as to how we can intentionally invest in the integration of people with disabilities and their families and their financial empowerment within communities across the country. And we look forward to the partnership together and hope this Empowered Cities' initiative as well as its programs and activities add value to your work and the work of the Cities that benefit from the information. And now, I turn it back over to Michael Roush to continue the conversation. Thank you.

>> Great. Thank you Jasmine and thank you for joining us today and for Citi Community Development's support and partnership of Empowered Cities. So as we get into the components of our agenda, what I'd like to do is share with you a little bit of information on Empowered Cities. So, what is Empowered Cities? So, Empowered Cities is a partnership between Citi Community Development and National Disability Institute that will engage municipalities and community-based partners across the United States to design, test and deliver innovative and scalable solutions for expanding financial empowerment and financial inclusion in the disability community. Our strategy with Empowered Cities is to use a customer-centric approach, a customer-centric approach in the design of resources, tools and trainings for this project. And the basis of our strategy is always keeping in mind with persons with disabilities at the center of our work and this work of Empowered Cities. The strategy of Empowered Cities is also to promote collaboration between key stakeholders And those key stakeholders include municipalities, include disability service providers as well as include financial inclusion and financial empowerment partners located across the country. A key focal point of the Empowered Cities is on partnerships and

collaborations. We believe that in order to intentionally serve the needs of people with disabilities, education, partnerships and collaborations are needed. The goals of Empowered Cities is to promote collaboration between offices within a municipality, an example is EmpoweredNYC which you'll hear more about in just a bit which looks at the collaboration of partnerships between the Mayor's Office for Financial Empowerment and the Mayor's Office for Persons with Disabilities. The other goal is to promote collaboration between municipalities and community-based organizations, an example is the City of Louisville and Goodwill located there in Louisville Kentucky. And you're going to hear more from Erin Waddell with the city of Louisville in just a few moments. We want to share with you the framework we'll be using to guide, to design resources, tools and trainings that you will be able to access through Empowered Cities. We'll focus the design of these resources, tools and trainings around building the knowledge of key stakeholders and supporting the implementation of those tools and resources as well. We'll group resources around the four buckets, column buckets that you see in the blue arrows on the screen. They include learn about the needs of people with disabilities, learn about the different implementation models, what are organizations doing to integrate disability within their system or if they're a disability organization, on integrating financial empowerment strategies into their system as well as looking at different municipalities and how they are doing that as well. Next, we look at the third bucket, it's take action, and we'll be looking at what are the tools and resources individuals need to put this information into action. And then when it comes to supporting the implementation, it's really important that we look to ensure sustainability and the impact. The resources that will be supporting the conceptual framework of Empowered Cities will include webinar series and virtual workshops, tools and resources to build knowledge and support implementation including learning paths, toolkits, checklists, also sharing few briefs on many best practices that are taking place across the country as well as new implementation models. We'll also include blogs, training and technical assistance. And in 2019, there will be a National Convening that will bring different key stakeholders together to further expand the idea and thoughts around the conceptual framework and building the financial inclusion for individuals with disabilities and their families within the financial mainstream. So, that's just a brief overview of Empowered Cities, and you'll be hearing more information on what's to come in the near future to our webinar series, to the Listserv and other activities as well that I've mentioned. Now, what I'd like to do is I want to share some insight on this growing demographic of the disability community for those of you on the line who may not be familiar with who are individuals with disabilities. So oftentimes when I'm out in the field working with different partners, folks ask what is disability, what do we consider a disability or an individual with a disability? And so, we wanted to share some insight with you on that. So, disability is a physical, a sensory, a cognitive or mental impairment that substantially limits one or major life activities. Individual experience varies by the type of disability, the severity, the age of onset, the interaction with the environment and also socioeconomic characteristics of individuals. But there is a common element here, and that is the risk of being excluded from financial mainstream. So when we look at what is disability, we look at changing the conceptualization of disability. So, we used to think of disability as the medical model which the medical model says that a disability is a condition within a person that the only way to address that condition is to fix the person. And the movement here, we've-- moving and had moved to a social model. That is what we're using to change the conceptualization of people with disabilities. And the social model says that disability is an interaction

between the person and the environment that people are limited by barriers in society, not solely by their disability. These barriers can be physical, programmatic or attitudinal barriers. Therefore, we believe that our job is to adjust the financial environment to meet the needs of all. So with that, I want to share with you some of the demographics and really looking at the numbers within-- that make up the disability community. So according to the 2015 American Community Survey and the 2015 National Health Interview Survey, it showed that 40 to 57 million individuals with disabilities live in the United States. And with the pie chart that you see on the right-hand side, you see that over half of those individuals, 20 to 28 million of individuals, are between the age of 18 and 64. So now that we know a little bit about, oops, what a disability is, how many individuals with disabilities there are in the United States, let's save some time to address why financial empowerment and financial inclusion matter for persons with disabilities and give you some additional insight on the disability community. And to do that, what we're going to start with is to dispel some common myths about disability. These are myths that we hear as we're out in the field and we appreciate these questions or these comments that come in because we're able to dispel them. And so, we want to spend-- share four of them with you today and dispel these myths. So, the first myth we oftentimes hear is that all persons with disabilities receive public benefits and don't work so they cannot benefit from financial empowerment services. So, this is a myth. Not all persons with disabilities receive a public benefit, and many do work. Also a common myth that we hear is that public benefit programs don't allow individuals to save, and my program is a savings-based program, so individuals with disabilities won't fit into this program. But there's something to keep in mind here. Even though an individual is receiving a public benefit, there are potential options that allow the individual to save money. An example is an ABLE account, Achieving a Better Life Experience account, and Individual Development account or IDA or a Social Security Work Incentive, PASS, which is the Plan to Achieve Self Support. So, there are a variety of potential savings engines that an individual can use to be able to save money while maintaining their eligibility for a variety of needs-based benefits. Two more myths that we commonly hear is that there are separate organizations that serve the needs of individuals with disabilities. So, my organization doesn't need to serve them. And it's important to know that some persons with disabilities receive support for living, community participation and employment from disability-specific organizations, but many do not. Many do not. Oftentimes, the disability organizations may not or not provide financial empowerment programs. So again, it's important to create those programs-- partnerships and collaborations. If an organization does not provide financial empowerment services, if a disability organization does not provide financial empowerment services, there's opportunities there for partnerships and collaborations. The last myth to share with you is persons with disabilities do not try to access my program so I assume they are not interested. Data shows that one in five people in the United States has a disability. We have to keep in mind and remember that there are hidden disabilities and that the disability might not be visible. The individual might have a mental health diagnosis. They might have a learning disability. They might have-- The individual has epilepsy. So, there's a variety of hidden disabilities. It's very likely that your organization is serving clients that have a disability. So to share with you the need for financial empowerment, so a variety of reports that NDI has done, that Michael had mentioned on a research, it shows the need for financial empowerment. It shows that people with disabilities are more likely to have disability-related expenses and lower household incomes which leads to financial

stress. Almost half have household incomes under 35,000. Historically have not had access to targeted financial capability strategies and/or financial education and have faced myths that limit their financial empowerment like the examples I just shared. Additionally, we want to share with you the financial stress among people with disabilities. And on this slide, it shows that people with disabilities are almost three times more likely to have extreme difficulty paying bills. People with disabilities are almost two times more likely to skip medical treatments because of cost. Also they're more likely to recognize-- more likely to report that they could not come up with \$2,000 if an unexpected need arose. And people with disabilities are more likely to be late on mortgage payments, overdraw on checking accounts, take loans from retirement accounts, and this further shows the need for financial empowerment and financial inclusion programs for individuals with disabilities to help them move towards financial well-being. So for some on the line, this may be new information for you. And you might be wondering, OK, you're saying financial empowerment, so what is financial empowerment? So, financial empowerment is the ability and confidence of individuals and communities to make positive financial decisions that promote their long-term financial stability and financial well-being. The financial life of people with disabilities are complicated by limited incomes, potentially high and unpredictable expenses, and the complexity of multiple public programs that provide critical support for medical care, housing, food and income are critical. Our vision with this project is to promote communities, to again address the financial needs of all the residents including individuals with disabilities. So if we look at financial inclusion, financial inclusion is the ability to have access to a full-range of useful and affordable financial products, programs and services that meet an individual's need to achieve financial well-being. For persons with disabilities, each part of this definition has broader implications. For example, we talk about access to affordable financial products. So, access to financial products, programs and services that are appropriate and usable by all. So for an individual who might use assistive technology that those financial products, programs and services are accessible and usable to all. Access to protected savings opportunities, such as an ABLE account or a Special Needs Trust. The other piece to look at is that looking at financial inclusion and going a little deeper on the definition specifically for individuals with disabilities is access to financial coaching and counseling programs that understand that sometimes complex disabilities service system including the public benefit programs and how to navigate those particular programs. So again, the financial empowerment and financial inclusion are important to individuals with disabilities and definitely needed to help them build their financial well-being. So now that we provided information on the demographics, we shared why this is important, we now are going to highlight some key strategies from the field. So as part of this initiative, we're looking at promising practices across the country. And on the screen, you will see a map with different pins in different cities. And in these communities are NDI partners that we've-- we're working with and we're learning more about their best practices and how they're building a fully-inclusive program for individuals with disabilities. Some of the initiatives are highlighted here. If you do not see a pin in your city and you are doing some really innovative things, please reach out to us and we want to speak with you further. As we're gathering more information from our network of partners across the country, we'll continue to be filling in this map. So, what we want to do is to give you a taste of some of the promising practices from the field. This is just a sample. As we continue to bring the tools and resources of Empowered Cities to support, increasing the knowledge of our conceptual framework and also the

implementation of Empowered Cities, we're highlighting even more of our partners across the country. But we wanted to highlight just a few and give some examples where you'll be learning more in the near future. So, here's some examples. So, we have NDI partners who are integrating financial capability into disability organizations into the disability organizations delivery of service. There's examples of partners who are implementing or have implemented the Center for Working Families model. An example is CARES of Washington in Seattle, Washington. Another promising practice is looking at integrating disability-specific information into financial capability programs where organizations who our financial empowerment, financial inclusion partner are creating an inclusive environment within their financial capability programs. An example is Wayne Metro Community Action Agency out of Detroit, Michigan. Another promising practice that we wanted to share is the idea of integrating disability and financial capability strategies into workforce development programs. Examples are organizations have implemented a financial success coach or created a financial success coach position who is a financial coach, also a certified benefits counselor to meet with customers of the American Job Center where as they're helping the individual find and obtain employment, they're also working with the individual on eliminating financial barriers as well as helping them achieve their financial goals. An example is CareerSource Broward in Fort Lauderdale, Florida. A couple more promising practices from the field. So, we see Mayor's Office for Persons with Disabilities in collaboration with community-based organizations offering VITA services, financial education and in some cases financial coaching and/or benefits counseling as part of the services they provide. An example is in Houston, Texas where the Mayor's Office for Persons with Disabilities in collaboration with community-based organizations are implementing these strategies. Another promising practice from the field is where City Treasurer's Office and Mayor's Office for Persons with Disabilities are convening a Financial Inclusion Advisory Council to advance the financial empowerment opportunities for persons with disabilities. The Financial Advisory Council is made up of community-based and-- community-based organizations and government agencies. In each of these examples, as I shared it earlier on a focal point of Empowered Cities is on partnerships and collaborations. And I think each of these given example and there's many more examples that we'll be sharing on that key focal point of the conduction and the collaboration partnerships between community-based organizations and municipalities, disabilities service providers but also financial inclusion and financial empowerment partners. A project that launched earlier this year that we want to share with you is another example of a groundbreaking partnership, and that is called EmpoweredNYC. EmpoweredNYC is a new partnership dedicated to improving the financial stability of New Yorkers with disabilities and their families. Key components include Tailored Financial Counseling, one-on-one financial counseling enhanced with new expertise, tools, and specialized benefits support services. And also Empowerment Ed which is a free webinar series for service providers on how to connect people with disabilities and their families with the best information, relevant information, trusted information, as well as services and providers. So, we'd like to share with you an additional best promising practice from the field. And we're fortunate today to be joined-- oops, excuse me, I jumped ahead. I have one more slide here. Under Empowered Cities, this is a list of the strategic partners. Again, the key focal point or a focal point of Empowered Cities is on partnerships and collaborations. And with Empowered Cities strategies partners are the City of New York, which is led by the New York City Department of Consumer Affairs Office of Financial Empowerment, New York City Mayor's Office for People with Disabilities, National Disability

Institute, Citi Community Development, Poses Family Foundation as well as an advisory board of municipal offices, disability service providers and financial empowerment service providers. Great. So as I was saying, we're very fortunate today to be joined by Erin Waddell who's with the Office of Financial Empowerment Resilience and Community Service in Louisville, Kentucky. Erin has been in the work that they've done to the Office of Financial Empowerment, have been a long time partner of the National Disability Institute. And we asked Erin to join us today to share some of the work that they are doing on creating financial inclusiveness and accessibility for individuals with disabilities. So with that, Erin, I'm going to turn it over to you.

>> Thanks, Michael, and good afternoon everyone and thank you to the National Disability Institute and the Citi Community Development for inviting us to participate in this webinar today and for the opportunity to talk about our financial inclusion work here in Louisville, Kentucky. So just to introduce myself and provide a bit of context around this, as mentioned, I'm Erin Waddell and I manage our Office of Financial Empowerment which is a division of Louisville Metro Government's Office of Resilience and Community Services. We are the city of Louisville, the social services arm for the city of Louisville as well as the community action agency for our county here. And financial empowerment work in Louisville really began in 2010 when we first launched our Bank On effort. And to this day, Bank On really remains kind of a catalyst and serves as the cornerstone for all of our financial empowerment work across the city. So, Bank On Louisville has helped connect more than 30,000 previously unbanked individuals to mainstream banking. And through Bank On network of partners, our coalition has provided financial education to more than 27,000 people across our community. So as a municipality, one of our key roles is to build the capacity of non-profits and other service providers to engage in financial empowerment work. We know that we must work at multiple levels to create long-term solutions around financial capability and empowerment. So, we focus heavily on community level efforts that bring people together as partners and collaborators working to improve the overall community economic well-being. So, we focus a lot of effort on creating mechanism that connects people to services and providers to providers. We focus a lot on creating a financial empowerment-driven culture among service providers as well as establishing a community-wide commitment to inclusiveness. And, Michael, if you'll advance the side for me, please. So, Bank On Louisville and the National Disability Institute first began a partnership in 2014 to explore and strategize financial integration efforts that were inclusive of persons with disabilities. We first convened a group of representatives from 30 different agencies, and a lot of those were already folks who are around a financial empowerment table and we kind of brought them together just to learn what was happening at the national level around financial empowerment integration and workforce development and then to start the discussion around local strategy related services and programs for persons with disabilities. And by the end of that convening, we had identified some initial priorities. We wanted to focus on engaging employers, building agency capacity, developing a strong network and expanding supportive services and resources. So from that convening, more than half of the organizations in attendance agreed to participate in an ongoing group or an alliance as we would later call it that would map out relationships and opportunities for financial capability services that would identify emerging needs and opportunities for collaboration and it would ultimately develop a set of recommendations for next steps. So, that work group formalized itself as an alliance in 2015 called Ladder, the Louisville's Alliance for Development

through Diversity, Empowerment, and Resources. To this day, more than 20 local agencies are active in the Ladder Alliance, and alliance organizations are represented across sectors, private, non-profit, government, financial institutions. Some partner organizations in our alliance include the Center for Accessible Living, the Kentucky Office for Vocational Rehabilitation, Metro United Way, Kentucky Office for the Blinds, Louisville Asset Building Coalition, Goodwill Industries, Apprisen and more. Next slide, please, Michael. So, the Ladder Alliance focuses on two main goals, one to integrate financial empowerment strategies into workforce development systems ultimately to improve employment goals and financial behaviors for persons with disabilities. And two, to establish a community-wide culture of inclusiveness. So, how do work on those goals? We focus on training service providers. We focus on improving access to financial empowerment opportunities and resources. We focus on increasing awareness and engagement and of course partnership and collaboration. Next slide, please. So to give an example of how the alliance works together in partnership is to highlight our LABS Pilot Program. And LABS stands for Ladder Asset Building Strategies. So a couple of years ago, we engaged in a financial integration team with NDI to pilot a Matched Savings and credit building program for persons with disabilities. So completely through Ladder Alliance partners, the Goodwill Industries, the Center for Accessible Living and the Kentucky Office Voc Rehab, we enrolled their clients in a Matched Savings program where savings up to \$500 would be matched dollar for dollar and/or we enrolled their clients in a credit building program that awarded small dollar loans to be repaid 0% interest helping to build individual credit. So through peer mentorship and help from their case managers at Goodwill, Center for Accessible Living and Voc Rehab, participants established consistent savings habits, built their credit and achieved short-term financial goals. In addition, participants received three financial coaching and counseling through one of our other alliance partners, Apprisen. So, what we found at the end of the program impressed us all. It was a huge success and I could probably spend the whole webinar talking about LABS. But for the sake of time, you can see a summary of results on the slide right in front of you. What I will say is dedicated partners really were the key to this success. LABS was not only a success for the program participants themselves, but for the alliance as a whole. This project was truly a collaborative effort among dedicated alliance partners. Time and time again, our alliance partners like Office for Vocational Rehabilitation, the Center for Accessible Living and Goodwill really have demonstrated their commitment to engaging in financial empowerment work and had followed through on those commitments time and time again. The LABS program specifically is a great example of how a network of partners can work together, involve their staff, connect their clients, and contribute to the overall effort. So, I'm pretty sure I'm out of time here, but I'm always available offline for questions and followup. And I thank you again NDI and Citi Community Development to share about some of our work here in Louisville.

>> Great. Thank you so much Erin for sharing this information with us. And we will have time at the end to do Q&A. So if you have questions, please put them in the Chat box and we'll get to them. All right. So to close this out on our agenda here, now you might be wondering, OK, I've gotten this information, this has been great information, I got the need for looking further at the disability community, you've given me some examples of why financial empowerment is important, we've highlighted some key strategies and you might be one of those who said, I want to have a pin on the map that I showed earlier. And so, we want to give you some examples on how you can get started, all right? So, how do you

get started? Well, we believe to get started, you-- it's really important to understand the need of the disability community within your area. And what are those numbers, the demographics, the number of individuals that are-- individuals with disabilities in your community? So to get started, you can identify the need in your community using data from Census, Social Security Administration, and Prosperity Now Scorecard. And also to get started, you can-- and to learn more, you can review NDI's reports on the financial behaviors of persons with disabilities. And you can access those at our website at [www.realeconomicimpact.org, slash, docslisting.aspx](http://www.realeconomicimpact.org/docslisting.aspx). Please note we will put each of these links in the Chat box and also you will have access to this PowerPoint and to be able to access the links that way as well. We also, to get started, encourage you to sign up for future webinars and resources by registering for the Empowered Cities Listserv. And we give you the link right here and we'll also put it in the Chat box. You will sign up on our website at [realeconomicimpact.org, slash, financial-counseling, slash, empoweredcities](http://realeconomicimpact.org/financial-counseling/empoweredcities). So, let's look at these a little bit further on the resources for you to access. So for you to identify the size and characteristics of the disability community in your area, you can go to the American Community Survey. And this survey provides the-- it's estimates from survey of over 3 million people annually. It allows you to access the data tables on a range of characteristics for almost any geographic area, national, state, county, city, metro area and by specific zip code, through a guided search and an advanced search. And you can go to American Fact Finder at factfinder.census.gov to be able to access this survey and the information that it provides. Also as you're identifying the size and characteristics of the disability community in your area, it'd be beneficial to look at the Supplemental Security Income and Social Security Disability Insurance beneficiaries in your area. How many individuals are receiving Supplemental Security Income and how many are receiving Social Security Disability Insurance? And we provide the links here that you can go to that provides you information on the number of individuals in your area. And you'll see a separate link for those receiving Supplemental Security Income as well as for those receiving Social Security Disability Insurance as well. And the additional piece to look at the financial behaviors, this year, Prosperity Now released their scorecard and this year for the first time included disability data for each state. And in some local community areas as well, you can pull down disability data there as well. So looking at the scorecard that provides disability data, you can go to scorecard.prosperitynow.org. We also encourage you to review some reports that NDI has put out on the financial behaviors of persons with disabilities. Today, we just touched on some of that information. There's two here. The first one is a brief on addressing the needs of Americans with Disabilities in Financial Capability Programs. There's also the Financial Capability of Adults with Disabilities, Findings from the FINRA Investor Education Foundation National Financial Capability Study. And again, you can access these all on our website. An additional report that came out, I think at the end of last year or earlier this year, sorry, I can't remember the exact date, is financial inequality, looking at disability, race, and poverty in America. And so, I encourage you to take a look at each of these. OK. Hold on just a minute here. All right. All right. So with that, I know we covered a lot of information, but we wanted to make sure to leave time for questions as we see many questions have come in. I know my colleagues have been answering some of them. But I just want to provide you, please feel free to reach out to myself or my colleague Maria. Our email addresses are here if you're interested in learning more about the Empowered Cities and additional next steps to take. And our email addresses-- my email address is mroush@ndi-inc.org. So with that, we

will now open it up to Q&A. So, let's see what questions we've had come in. All right. So, here are some questions that have come in. Let's see. Erin, we have a question for you. The question is, is LABS ongoing? Can my agency refer clients to participate in LABS locally?

>> Good question. At this point, LABS is not ongoing. We are doing a lot of work right now to really try to make sure that we are strongly demonstrating the impact of LABS or a strategy like LABS for persons with disabilities. And so, we have talked internally at the city just very, you know, hopeful conversations if you will about we could continue. But at this point, we do not have-- that program was a pilot. We don't have replication at this point, but that is definitely on our wish list.

>> Great. Thank you. So the next question that came in, it says my city is doing good work on financial empowerment but it is not targeting people with disabilities. Can these webinars help?

>> Excellent question. Yes. These webinars-- This webinar series we're putting together will build upon one another. And the topics also will be driven by what you asked for, what do you need to better understand serving individuals with disabilities and targeting the disability community. In addition to this, in 2019, earlier-- early 2019, we will have an updated web page specifically for Empowered Cities where you will be able to start to access some of the tools and resources that we had talked about and mentioned. So, please sign up for the financial-- or excuse me, the economic empowerment-- excuse me-- the Empowered Cities Listserv to be able to get more information. I'm trying to multitask here and read questions and try to answer them at the same time. So, sorry about that. But the Empowered Cities Listserv. All right. So the next question is, is NDI affiliated with the ABLE National Resource Center? Michael Morris, are you still with us? Would you like to answer that and provide more information on the ABLE National Resource Center? Michael might be on mute. All right. So, yes, actually, the ABLE National Resource Center is managed by the National Disability Institute. And so, we have a wide variety of resources and tools that have been placed on the ABLE National Resource Center website. If you go to the website, I will put it in the Chat box, it's www.ablenrc.org, and you'll be able to see the different states offer ABLE programs and identify different tools and resources as well. Great question. Erin, we have another question that came in for you. The question is, LABS sounds like it was an incredible effort. What was the most notable finding whether in data or in practice?

>> Oh, that's a tough question. Let's see. I think just-- you know, as you saw on the slide, some of those outcomes that we saw from that program kind of blew us away. I think the thing that sticks out of my mind is one particular participant who before LABS was literally credit invisible. He had no credit, no credit history, no credit file. And after six months of-- or I'm sorry, nine months of repayment of his \$500 loan, he walked away from the program with 714 credit score. So, just the impact that that alone has in that gentleman's place is amazing. And so, I would say that that is definitely the most notable finding.

>> Great. Excellent. Thank you for that. So, we're going to get to a couple more questions. I think a lot of them have been answered in the Chat box as well. I just want to remind you that if you have additional questions after the webinar, you can send those in to Ask, ask@ndi-inc.org. And-- Or you can email them to me

or Shahida Brown and we can address those as well. All right. So, the next question we have in here is a research question which fortunately for us we have our senior researcher on the line, just in case a research question came in that I couldn't answer. So, I'm going to turn this over to Nanette Goodman. Nanette, we have two questions here. One, can-- First one, here's the first question. Can you share more regarding the value this initial data will provide to my city?

>> Sure. First of all, I really want to give you thank you for the shout out on data. It warms my heart to see it's getting such a high status. But the initial data can do a couple things for your city. First, it can set the stage for what the needs are. I think people really underestimate the number of people with disabilities in their areas. So, this can give you both the number of people and sort of their socioeconomic and demographic characteristic. You can see just from census data, you know, the number that are really in poverty. You can see that their poverty rate might be twice what it is for the other people in your city. You know, what the disparity is in education, just really drives home sort of the need for special attention to this population. And we've seen how some of this data is used in practice when you-- like in New York City, we view some of the census data to map out different packets of people with disability so that you might think about how to-- where to target an intervention. So, those are a couple ways to do it, to use data.

>> All right. Great. So, we have two more questions here. But just for time, I will just go with one. Who can-- This is for you Nanette, a research question. Who can help me if I have difficulty in pulling and understanding the data in my local area? And then they said, who can we work with at the local level?

>> I think that would vary by the local level. Maybe the first step is to sort of contact us here at NDI and we can sort of walk you through pulling down the data. And there are local people in every area that are working with data, but I don't really know across cities where you would turn.

>> All right. Great. Thank you, Nanette. All right. So, let's see here. We have one more question here. The next question is, how will the Empowered Cities educate the deaf community about the empowered financial services and more? Elizabeth, would you like to address this question?

>> Sure, I'd be happy to. Thanks so much everyone for joining us today. Thanks for this great question. Our initiative here is to help cities align the services and supports that will be needed to effectively serve the disability community particularly where there's really great work going on around financial services for low-income populations, but it hasn't quite extended to the disability community often for a variety of reasons. In New York City, there's a thoughtful approach to how this will take place and we'll be sharing that with you in future webinars. One of the things that I'll tell you today is that in looking for providers, there was a conscientious alignment of resources to make sure that there would be interpreting services available. And also that for those individuals who do receive a public benefit, that financial counselors in fact this week are getting training on Social Security and other public benefits so they can address some of those questions in a way that will be useful to the individual being served. So, we hope you'll join us again in the future to learn more about that initiative and we really look forward to hearing from you in the field about great stuff going on in your local area. Thanks, Michael.

>> Great. Thank you, Elizabeth. And thank you all for joining us today. As we wrap up here, I would like to say thank you to my colleagues at the National Disability Institute and those that worked on the Empowered Cities project who have helped put all of those together. We'd also like to thank again Citi Community Development and Jasmine Thomas for joining us today for supporting this initiative. The last thing I want to share, which unfortunately I can't advance the slides. So, Shahida, if you could advance to the last slide, I just want to share with you all that our next webinar will take place on December 18th at 3 p.m. And for those of you who asked data questions, get ready because the title for the next webinar is Data-Informed Practices. Nanette will walk us through more about the data and other key practices and how organizations are using them and we will be able to go through that as well. Again, Shahida, or someone on our team, if you could just advance to the next slide because I lost connection to be able to do that, and it will have that our next webinar is on December 18, 2018 at 3 p.m. Eastern time. So with that, again I want to thank you all so much for being with us today and-- for this launch of Empowered Cities and spending this time with us to look at the need for financial inclusion and financial empowerment for persons with disabilities. We look forward to working with you in the future as we share with you more about the conceptual framework for this project, but also to hear the needs, the tools and resources and trainings that you need so that we can continue to bring you that relevant information to help you build and expand your program. So again, thank you all so much for joining us and I hope you have a great day. Thank you.