



**Michael Morris, J.D.**, is the founder and Executive Director of National Disability Institute. He is a former legal counsel to the U.S. Senate Subcommittee on Disability Policy and is a key architect of the ABLE Act. He serves as a subject matter expert on financial inclusion and poverty reduction concerning people with disabilities to the FDIC, IRS, Federal Reserve Bank of Atlanta, National Council on Disability and multiple state ABLE programs. He was the first Kennedy Foundation Public Policy Fellow and worked in the office of Senator Lowell Weicker (CT).

Mr. Morris is the co-founder of the Real Economic Impact Tour and Network which, since 2005, has assisted more than two million low-income individuals with disabilities access the Earned Income Tax Credit and receive more than \$2.3 billion dollars in tax refunds. He received his undergraduate degree in political science with honors from Case Western Reserve University in Cleveland, Ohio, and his law degree from Emory University School of Law in Atlanta, Georgia.

Mr. Morris co-authored two publications for the National Council on Disability: *The State of 21<sup>st</sup> Century Long Term Services and Supports: Financing and Systems Reform for American with Disabilities* (2005), and *The State of 21<sup>st</sup> Century Financial Incentives for Americans with Disabilities* (2008). He is co-author of *Tax Credits and Asset Accumulation: Findings from the 2004 NOD Harris Survey of Americans with Disabilities* published in *Disabilities Studies Quarterly* (2005), which reported on research findings from the inaugural Disability and Rehabilitation Research Projects (DRRP) on Asset Accumulation. In 2014, he co-authored the *National Report on the Financial Capability of Adults with Disabilities*, based on data analyzed from the FINRA Financial Investment Education Foundation. In 2015 and 2017, he co-authored the *Banking Status and Financial Behaviors of Adults with Disabilities* report, based on data analyzed from the FDIC's *National Survey of Unbanked and Underbanked Households*.

In 2016, Mr. Morris helped establish the ABLE National Resource Center, a collaborative of 25 of the leading national nonprofit disability organizations. The Center's website is the leading independent source of information about state ABLE programs and is on pace in 2017 to have one million visitors ([www.ablenrc.org](http://www.ablenrc.org)). He is the author of a monthly blog on the *Huffington Post* with a large national audience that presents a unique perspective on disability in America.

**Nanette Goodman, M.S.**, is the Senior Researcher at National Disability Institute, where she conducts quantitative and qualitative analysis of policies affecting the financial stability of people with disabilities. She has written on poverty and race, financial education in American Job Centers, the use of the Earned Income Tax Credit among people with disabilities and complexities and opportunities in the disability employment system. In 2017, she co-authored *Financial Capability of Adults with Disability*, based on data analyzed from the FINRA Education Foundation's National Financial Capability Study and *Banking Status and Financial Behaviors of Adults with Disabilities* report, based on data analyzed from the FDIC's *National Survey of Unbanked and Underbanked Households*. Prior to joining NDI, she conducted researched disability policy issues in the U.S. and developing countries as an independent consultant, a Senior Policy Advisor at ODEP and a Research Associate at the Cornell University Institute for Policy Research. She gained insights into the importance of public policy by raising a child with a disability. Ms. Goodman received an M.S. in Economics from the University of Wisconsin and a B.A. in Economics and Public Policy from the University of Pennsylvania.

## **Michael W. Morris**

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### **Education**

1976 J.D. – *Emory University School of Law (Atlanta, GA)*

1973 B.A., Magna Cum Laude – *Case Western Reserve University (OH)* With Honors in Political Science

### **Professional Experience (1977–Present)**

***Executive Director, National Disability Institute (Washington, DC) 2005—Present***

Co-chair Public Policy Team for USDOL/ODEP funded LEAD Center to conduct policy analysis on cross-system collaboration, develop new policy products, and draft new legislative proposals to advance employment and economic self-sufficiency for youth and adults with disabilities. Serve as subject matter expert (SME) for ODEPs Employment First State Leadership Mentoring Program (EFSLMP). Provide project leadership and policy expert on blending and/or braiding public resources to the ETA and ODEP funded Training and Technical Assistance activities to over 20 states funded through the Disability Employment Initiative (DEI). Served as Project Lead for USDOL/ETA funded TA to state Work Incentive Grantees to improve services to jobseekers with disabilities in One-Stops and replication of best practices to advance inclusive workforce outcomes. Served as lead researcher to MIG projects nationwide on Medicaid Buy-In, PAS expansion, and policy development to promote interagency collaboration to advance employment, community inclusion and independence for persons with disabilities. Liaison to disability-related organizations and federal agencies to promote interagency collaboration and individual choice and direction of services and public assistance. Lead co-creator of the Real Economic Impact Tour that since 2007 in collaboration with the IRS, FDIC, and Bank of America assisted over two million individuals with disabilities in 100 cities in accessing the Earned Income Tax credit and benefiting from over two billion dollars in refunds. Lead researcher for national long-term service and support grant on financing and systems reform for the National Council on Disability published in March 2006. Lead researcher for NCD study on direct and indirect financial incentives for persons with disabilities, completed in July 2007. Lead expert to CMS and 30 state Real Choice System Change grantees from 2002 - 2006 to improve linkages between Medicaid and state and local Public Housing Authorities.

***Senior Advisor, Syracuse University Burton Blatt Institute (Washington, DC) 2008 – Present***

Lead policy expert on employment, long-term services and supports, asset development, and community participation. Lead investigator on multiple federally funded projects regarding policy analysis and development, program demonstrations and evaluation, federal-state relationships, effective business practices with cost-benefit analysis, and effective service delivery models that advance self-sufficiency for individuals with significant disabilities. Responsible for project development with public and private sector collaborations and investment of financial and human resources. Coordinates the relationships between the Institute and other schools at SU to promote interdisciplinary studies and leadership development with faculty and students.

***Co-Director of the Law, Health Policy, and Disability Center at the University of Iowa (LHPDC, Washington, DC) 2001-2006***

Co-Principal Investigator for NIDRR funded Asset Accumulation and Tax Policy Project in collaboration with World Institute on Disability and Federation of Community Development Credit Unions. Served as Director of the NIDRR funded Research and Training Center on Workforce Investment and Employment Policy for Persons with Disabilities and lead expert on accessibility and the public workforce development system and cost-benefit analysis of effective accommodation practices in an inclusive workforce.

***Senior Vice President, Community Options, Inc. (COI, Washington, DC) 1998–2001***

Supervised grant development and management of technology projects, Co-Director of the NIDRR-funded Research and Training Center on Workforce Investment and Employment Policy for Persons with Disabilities; Project Director, US Department of Labor funded grant PASS\*IT\*ON (Plan for Achieving Self-Sufficiency through Information Technology Opportunities Nationwide); Senior Advisor to Project Leadership funded by the Administration on Developmental Disabilities to train parent leaders and self-advocates on the relationship between federal and state policy and support of the principles of self-determination.

***Executive Director, United Cerebral Palsy Associations, Inc. (UCPA, Washington, DC) 1995–1998***

Lead spokesperson on assistive technology and systems change issues; lead staff to *Infinitec, Inc.*, a project to advance access to technology for persons with disabilities. Project Executive to *Access Americorps*, a national technical assistance effort to increase the recruitment and inclusion of young people with disabilities in community service projects, and for the *Consortium on Assistive Technology Funding and Systems Change*, which provided information, training, and technical assistance to individuals with disabilities in all 50 states.

***Deputy Executive Director UCPA 1990–1995***

Deputy Executive Director in the areas of program, government relations, affiliate relations, training, volunteer development, and special projects and demonstrations. Developed grant and foundation support for national projects to enhance leadership; co-chaired the *National Coalition on Aging and Disability*. Served on the: Board of Directors of *Winners on Wheels*, a national nonprofit group to build leadership and independence in youth with disabilities through community service and entrepreneurship opportunities; Advisory Board to the *Universal Access Project* to build accessibility to the information superhighway for all users, including those with disabilities.

***UCPA – Director of the Community Services Division 1986–1990***

Involved in program and policy development for persons with severe disabilities at the local, state, and national levels. Directed: Governmental Activities at the federal level for 185 affiliates; seven federal grants providing program demonstration, policy analysis, training, and technical assistance in the areas of employment, assistive technology, family support, and community inclusion. Co-chaired the *Consortium of Citizens with Developmental Disabilities Task Force on Housing*; served on other task forces and advisory boards to numerous centers and organizations.

***UCPA – Director of the Governmental Activities Office 1984–1986***

Served as lead staff on special education, vocational rehabilitation, technology, and housing issues at the federal level; co-founded the *National Coalition on Technology and Disability* to increase visibility of assistive technology issues before federal decision makers; established Governmental Activities Leadership Institute to provide legislative advocacy and policy analysis training opportunities; influenced successful passage of amendments to the Rehabilitation Act on assistive technology and supported employment.

***U.S. Senate – Legal Counsel to the Small Business Committee 1983–1984***

Provided staff support to the Subcommittee on Entrepreneurship; investigated and developed reports on various small business problems; provided legal advice to the Senate Subcommittee on the Handicapped in drafting legislation and conducting oversight hearings on the civil rights of persons with disabilities and residential and educational issues.

***Joseph P. Kennedy, Jr. Foundation – Assistant Director 1982 – 1983***

Reviewed and analyzed application requests for innovative program development for persons with intellectual disabilities; developed concept papers for new initiatives in community living, employment, and public education.

***U.S. Senate – Legal Counsel to the Subcommittee on Disability Policy*** 1981–1982

Reviewed and analyzed pending legislation and administration budget proposals that impact individuals with disabilities; arranged hearings to establish a record for Congress on the national need for a comprehensive community residential system to support persons with intellectual disabilities; arranged oversight hearings on the Developmental Disabilities Act that lead to reauthorization.

***Georgia Association for Retarded Citizens (College Park, GA) – Executive Director*** 1977–1981

Provided support and technical assistance to 90 local chapters concerning unit and leadership development and the rights and needs of citizens with disabilities; directed governmental affairs activities and developed legislation on guardianship, and community residential services; served as governor’s appointee on the Georgia DD Council and the Governor’s Advisory Council on Mental Health and Mental Retardation.

**Publications**

*Study on the Financing of Assistive Technology Devices and Services for Individuals with Disabilities.* A Report to the President and the Congress of the United States. March 1993. (NCD.GOV)

*Real Choices, Real Jobs: Employment for Individuals with the Most Significant Disabilities.*

A Report of the Presidential Task Force on Employment of Adults with Disabilities. February 2001.

*Review of State Plans for the Workforce Investment Act from a Disability Policy Framework.*

Policy analysis and report with trends identification and recommendations for monitoring and oversight. A Report to the Presidential Task Force on Employment of Adults with Disabilities.

March 2001.

Coauthor of NCD Study of Long-Term Services and Supports Financing and Systems Reform. 2005.

Coauthor of NCD Study of Financial Incentives for Persons with Disabilities. 2007.

Contributing author to *Educating Democracy: Tax and Financial Service Needs of Working Americans with Disabilities.* October 2006.

Co-Author of *Financial Capability of Adults with Disabilities – Findings from the FINRA Investor Education Foundation 2012 National Financial Capability Study.* 2014.

Co-Author of *Banking Status and Financial Behaviors of Adults with Disabilities: Findings from the 2013 FDIC National Survey of Unbanked and Underbanked Households.* 2015.

Co-Author of *Banking Status and Financial Behaviors of Adults with Disabilities: Findings from the 2015 FDIC National Survey of Unbanked and Underbanked Households.* 2017.

Co-Author of *Financial Inequality: Disability, Race and Poverty in America.* 2017.

Co-Author of *Financial Capability of Adults with Disabilities – Findings from the FINRA Investor Education Foundation 2015 National Financial Capability Study.* 2017.

**Research**

“Asset Accumulation and Tax Policy Project,” funded by U.S. Department of Education, grant No. H133A031732, 2003-2008.

“Asset Accumulation and Economic Self Sufficiency (AAESS) Project” funded by NIDRR, 2008-2011.

“Rehabilitation Research and Training Center (RRTC) on Workforce Investment and Employment Policy for Persons with Disabilities,” funded by U.S. Department of Education, National Institute on Disability and Rehabilitation, grant No. H133B980042-99.

“Long-Term Services and Support Financing and Systems Reform,” funded by the National Council on Disability (2005).

“Livable Communities Follow-up,” funded by the National Council on Disability (2005).

“National Disability Technical Assistance Consortium on Employment of Adults with Disabilities,” funded by the Office of Disability Employment Policy (ODEP) of the U.S. Department of Labor.

“National State-to-State Technical Assistance Program for Community Living,” funded by Center for Medicare and Medicaid Studies.

“I.T. Works: Barriers, Facilitators and Strategies for Promoting Quality and Successful Employment and advancement of Individuals with Disabilities in the Information Technology Industry,” funded by US Department of Education, grant no. H133A011803

“Information Technology Technical Assistance and Training Center (ITTATC),” funded by National Institute on Disability and Rehabilitation Research (NIDRR) of the U.S. Department of Education (cooperative agreement #H133A000405).

“Technology for Independence: Community-Based Resource Center (TI-CBRC),” funded by National Institute on Disability and Rehabilitation Research (NIDRR) of the U.S. Department of Education (NIDRR grant H133A021801)

“Technical Assistance to Disability Program Navigators and Work Incentives Grantees,” funded by Employment and Training Administration in the Department of Labor (2001 – 2008).

“Technical Assistance to States under the Disability Employment Initiative (DEI)” funded by the US Department of Labor (2010 to present).

“Center for Effective Rehabilitation Technology Service Delivery (CERT)” funded by National Institute on Disability and Rehabilitation Research (NIDRR) of the U.S. Department of Education, 2010-present.

“Southeast ADA Center” funded by National Institute on Disability and Rehabilitation Research (NIDRR) of the U.S. Department of Education, 2006-present.

**Nanette Goodman, MS**  
**National Disability Institute**

**EDUCATION**

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|------|---|-------------------------------------|
| 1988 | University of Wisconsin, Madison, WI.         | M.S. in Economics                   |
| 1982 | University of Pennsylvania, Philadelphia, PA. | B.A. in Economics and Public Policy |

**DISABILITY RESEARCH EXPERIENCE**

**National Disability Institute**, Washington, DC. Senior Researcher (2015-present). Conducted qualitative and quantitative analysis of the financial capability of adults with disabilities. Developed evaluation protocols, analyzed data, conducted focus groups, wrote reports and briefs for a variety of audiences, presented findings at conferences and webinars.

**US Department of Labor, Office of Disability Employment Policy**, Washington, DC. Senior Policy Advisor (2014-2015) Collaborated with a team developing guidelines for coordinating and leveraging funding streams from multiple agencies to provide holistic support to people with disabilities. Developed practical guidance to the Workforce System on promoting financial literacy among people with disabilities in one-stop career centers.

**Independent Consultant**, Washington DC, London, UK and Hanoi, VN (2007- 2014). Developed policy papers, analyzed large databases, and evaluated programs for a variety of clients in disability policy, health care, and international disability issues.

**Cornell University Institute for Policy Research**, Washington DC. Research Associate. (2001-2007) Conducted disability policy research and analysis in health care, employment and indicators of well-being. Projects included developing a Medicaid Buy-In proposal with a strategy for implementation for the District of Columbia Medicaid Agency; researching and developing reports on health insurance and employment for people with disabilities.

**SELECTED PUBLICATIONS, WHITE PAPERS AND POLICY BRIEFS**

National Disability Institute (2018). [\*Information Brief: Access to Credit for Adults with Disabilities.\*](#) Authored by N. Goodman and M. Morris. Washington DC: National Disability Institute and FINRA Investor Education Foundation.

National Disability Institute (2018). [\*Information Brief: Addressing the Needs of Americans with Disabilities in Financial Capability Programs.\*](#) Authored by N. Goodman, N. Canfield and M. Morris. Washington DC: National Disability Institute and FINRA Investor Education Foundation

Goodman, N., B. O’Day and M. Morris (2017) [\*Financial Capability of Adults with Disabilities: Findings from the National Financial Capability Study.\*](#) Washington DC: National Disability Institute and FINRA Investor Education Foundation

Goodman, N. and M. Morris (2017) *Financial Inequality: Disability, Race and Poverty in America.* Washington DC: National Disability Institute.

Goodman, N. and M. Morris (2017) [\*Banking Status and Financial Behaviors of Adults with Disabilities: Findings from the 2015 FDIC National Survey of Unbanked and Underbanked Households.\*](#) Washington DC: National Disability Institute.

- Goodman, N. and M. Morris (2015) [Financing Employment Services for People with Disabilities when Everyone is the Payer of Last Resort](#). University of New Hampshire, Institute on Disability. Rehabilitation and Research Training Center on Employment Policy
- Goodman, N (2015). [The Impact of Employment on the Health Status and Health Care Costs of Working-age People with Disabilities](#). Washington DC: LEAD Center.
- Morris, M. and N. Goodman (2015). [Integrating Financial Capability and Asset Building Strategies into the Public Workforce Development System](#). Washington DC: LEAD Center.
- Morris, M. and N. Goodman (2014) [Impact of the Work Requirement in Supplemental Nutrition Assistance \(SNAP\) on Low-Income Working-Age People with Disabilities](#). University of New Hampshire, Institute on Disability. Rehabilitation and Research Training Center on Employment Policy.
- Goodman, N and M. Morris (2014). [Making Change with Incremental Steps: Modifying Adverse Incentives to Serving People with Disabilities in the TANF Program](#). University of New Hampshire, Institute on Disability. Rehabilitation and Research Training Center on Employment Policy.
- Morris, M., N. Goodman and D. Brucker (2013) [Use of the Earned Income Tax Credit Among People with Disabilities](#). University of New Hampshire Institute on Disability. Rehabilitation and Research Training Center on Employment Policy.
- Morris, M. and N. Goodman (2013) [Creating Change with Incremental Steps: Enhancing Opportunities for Early Work Experience](#). University of New Hampshire Institute on Disability. Rehabilitation and Research Training Center on Employment Policy
- National Council on Disability (2012). [Deinstitutionalization: Unfinished Business](#). Authored by B. Butz, N. Goodman, S. Allen and E. Piekalkiewicz.
- National Council on Disability (2011). [Rising Expectations: The Developmental Disabilities Act Revisited](#). Authored by S. Daniels, B. Butz, N. Goodman, and J. Kregel.
- National Council on Disability (2008). [National Disability Status and Program Performance Indicators](#). Authored by N. Goodman, B. O'Day, and A. Roche.
- Goodman, N, D.C. Stapleton, G Livermore and B. O'Day (2007). [The Health Insurance Maze for People with Disabilities](#). Cornell University Rehabilitation Research and Training Center for Economic Research on Employment Policy for People with Disabilities.
- Livermore, G., N. Goodman, F. Hooven, and L. Hashemi (2007). Premium Increases in State Health Insurance Programs: Lessons from a Case Study of the Massachusetts Medicaid Buy-in Program. *Inquiry* 44(4):428-442.
- Livermore, G., N. Goodman and D. Wright (2007) Social Security Disability Beneficiaries: Characteristics, Work Activity and Use of Services. *Journal of Vocational Rehabilitation*. 27:85-93.
- Goodman, N. and D.C. Stapleton (2007). "Federal Program Expenditures for Working-age People with Disabilities." *Journal of Disability Policy Studies*. 18(2):66-78
- Goodman, N. and T. Waidmann. (2003). "The Role of Disability Insurance in Explaining the Decline in the Employment Rate of People with Disabilities" in *The Decline in Employment of People with Disabilities: A Policy Puzzle*. David C. Stapleton and Richard V. Burkhauser eds. W.E. Upjohn Institute.