

Identifying the Financial Needs of People with Disabilities in Local Communities

The Americans with Disabilities Act (ADA) states, “The Nation’s proper goals regarding individuals with disabilities are to assure equality of opportunity, full participation, independent living and economic self-sufficiency for such individuals.” Historically, the focus has been on the equality of opportunity, full participation and independent living. However, over the past 13 years, a growing awareness has been focused on the additional goal of economic self-sufficiency.

Municipalities are in a unique position to further this growth of awareness.

Having stepped into the financial empowerment arena more than a decade ago, municipalities realized that the financial stability of low-income individuals and families greatly impacted the overall viability of their city, communities and neighborhoods. This is exemplified by what is referred to as the “supervitamin effect.” The supervitamin effect is based on the concept that embedding financial capability or other financial empowerment efforts into existing government programs and services has the potential to enhance those program outcomes.

For example, financial capability can help families be more financially stable, which in turn can enable them to better benefit from anti-poverty programs and weather financial shocks and setbacks. Based on this, one of the key principles behind the supervitamin effect is that financial stability is a key component to poverty alleviation.¹

¹ frbsf.org/community-development/files/ci_vol26no2-Local-Government-Solutions-to-Household-Financial-Instability.pdf

Empowered Cities is a landmark initiative to advance financial inclusion and economic opportunity for lower-income people with disabilities. Empowered Cities catalyzes municipal efforts to advance economic opportunity for people with disabilities.

This brief contributes to the first pillar in the 4-step framework NDI uses to support municipal and community leaders as they explore, establish and expand their efforts to include people with disabilities across a spectrum of financial empowerment initiatives.



➔ Visit our website: empoweredcities.com

These materials were supported by Citi Community Development.

Today, there are more than 68 municipalities engaged in meaningful and measurable financial empowerment work.²

Municipalities now have a tremendous opportunity to design their financial empowerment initiatives so that they are inclusive and accessible from the start. Local governments and community partners are now better equipped to address the specific challenges of people with disabilities as they can leverage proven examples of programs, approaches and policies that work. Available data, accessibility policies and the synergy that can be created by bringing the right partners to the table can equip municipalities with the right resources to more intentionally serve people with disabilities as part of their financial empowerment work.

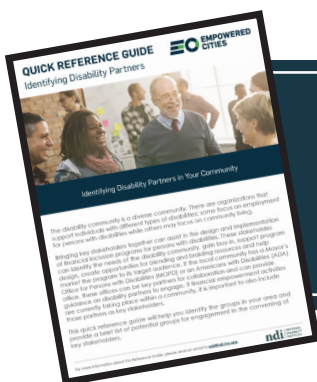
2 Cities for Financial Empowerment Work, <http://cfe fund.org>

Identifying the Financial Needs of People with Disabilities in Local Communities

There are two complementary approaches that can be used to identify financial needs at the local level. These include convening local partners, as well as collecting and analyzing disability-specific data.

Convening Local Partners

A common approach that has been beneficial to many municipalities has been to convene local partners, both from the disability and the financial empowerment communities. This type of convening has been organized either by a city's financial empowerment center, a City Treasurer's Office or by the Mayor's Office for Persons with Disabilities (MOPDs). For the past 12 years, many communities have found this approach a successful way to increase the awareness of their Volunteer Income Tax Assistance (VITA) and Bank On programs and ensuring people with disabilities are included.



RESOURCE

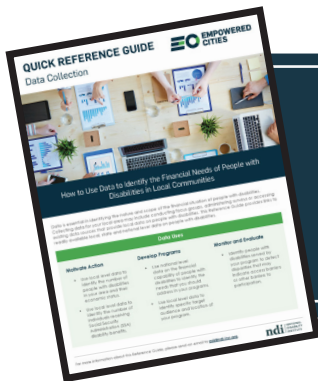
Identifying Disability Partners in Your Community

nationaldisabilityinstitute.org/wp-content/uploads/2019/03/ec-qrg-disability-partners.pdf

Data Collection

Data is essential in identifying the nature and scope of the financial situation of people with disabilities. Collecting data for your local area may include conducting focus groups, administering surveys or accessing existing data sources that provide local data on people with disabilities. It is crucial to also include people with disabilities as a key source of insight into the financial needs of the disability community in your area.

As the first in a series, this brief provides a snapshot of how three municipalities utilized these approaches and took steps to include people with disabilities in their financial empowerment work.



RESOURCE

How to Use Data to Identify the Financial Needs of People with Disabilities

nationaldisabilityinstitute.org/wp-content/uploads/2019/03/ec-qrg-disability-partners.pdf

Municipalities at the Forefront

Municipalities and community-based organizations in different parts of the country have worked to identify the needs of people with disabilities to build a more inclusive body of financial empowerment work. The following are examples of approaches used by three municipalities and their partners to identify the needs of people with disabilities and how the data was used to set goals, identify strategies and move forward with inclusive practices.

City of Chicago

Approach – Convening and Data Collection

In 2016, the City of Chicago's Mayor's Office for People with Disabilities, City Treasurer, community partners and financial institutions, along with National Disability Institute, hosted a Financial Inclusion Summit. The Summit brought together diverse partners to identify the financial needs of people with disabilities

and to outline recommendations. One of the outcomes of the Financial Inclusion Summit was the formation of the Financial Advisory Council for the Empowerment of People with Disabilities (FACED). FACED is co-chaired by the Mayor's Office for People with Disabilities and the City Treasurer's Office. Its cross-system membership includes community partners from both the disability and financial empowerment communities including state, local and national organizations.

FACED focuses on two areas:

- Understanding the barriers to financial empowerment and inclusion
- Understanding the financial products and services offered to Chicago's disability community



To develop a strategy for each of these two focus areas, FACED implemented innovative and cost-effective ways to collect data. They conducted online research of financial institutions to identify the accessibility of their products, active programs and outreach to the disability community, physically accessible branches, etc. To identify the barriers to financial empowerment and inclusion, FACED used volunteers to conduct face-to-face surveys during a city-wide event that attracted nearly 1,500 people with disabilities and their families. The survey resulted in 200 responses. Once FACED analyzed the responses, the information was used to develop a strategic plan for the next two years.

City of Louisville

Approach – Convening and Increasing Accessibility

In 2014, Bank On Louisville and National Disability Institute began a partnership to implement a financial inclusion initiative inclusive of people with disabilities. The City of Louisville convened a group of representatives from 30 different agencies to look at best practices on integrating financial empowerment within workforce development programs. The convening provided guidance on initial priorities which included: engaging employers, building agency capacity, developing a strong network and expanding supportive services and resources. More than half of the organizations in attendance agreed to participate in an ongoing workgroup or alliance that would map out relationships and opportunities for

financial capability services. The workgroup would also identify emerging needs and opportunities for collaboration and develop a set of recommendations for next steps.

In 2015, Louisville's Alliance for Development through Diversity, Empowerment and Resources (LADDER) was formed. Partner organizations in LADDER included Louisville Metro Office of Financial Empowerment, the Center for Accessible Living, Kentucky Office for Vocational Rehabilitation, Metro United Way, Kentucky Office for the Blind, Louisville Asset Building Coalition, Goodwill Industries, Apprisen and others.

LADDER focuses on two main goals:

- Integrate financial empowerment strategies into workforce development systems to improve employment goals and financial behaviors for people with disabilities
- Establish a community-wide culture of inclusiveness



LADDER, an alliance of public and private partners, produced resources and referral guides, client and provider toolkits and a disability and employment workbook. In addition, the alliance identified training needs and subject matter experts to deliver needed training and to build the capacity of nonprofit community service providers.

LADDER has also disseminated information on disability sensitivity in order to develop a deeper understanding of the impact of employment on benefits. Finally, it also created awareness and promoted effective ways to use universal design principles to ensure programs are accessible to as many people as possible including, but not only limited to, people with disabilities.

City of New York

Approach – Convening and Data Collection

In 2018, EmpoweredNYC was created to improve the financial stability of New Yorkers with disabilities and their families.

This new initiative is led by New York City's Department of Consumer Affairs, Office of Financial Empowerment and the Mayor's Office for People with Disabilities. This initiative is supported by National Disability Institute, Citi Community Development,

Poses Family Foundation and an advisory board of municipal offices, disability service providers and financial empowerment service providers.

EmpoweredNYC has two key components:

- Tailored Financial Counseling for people with disabilities: One-on-one financial counseling enhanced with new expertise, tools and specialized benefits support services
- Empowerment ED: Free webinar training series for service providers on how to connect people with disabilities and their families with the best information, services and programs to meet their financial needs and build their financial stability



EmpoweredNYC used both the convening and data collection approach to assist in the design of the program. With the advisory board formed, EmpoweredNYC focused on using zip code data to identify areas with the largest number of people with disabilities. This data was then used to select target neighborhoods and to identify partner organizations that would host financial counselors in convenient locations.

In addition to using the zip code data, EmpoweredNYC hosted community input sessions in each of the five boroughs to ask people with disabilities about the financial challenges they face and to identify how this initiative could address them. The sessions also helped to build ties with and to gain buy-in from key community partners.

By using both the convening and data collection approach, EmpoweredNYC was able to develop a targeted financial counseling program to meet the needs of the disability community.



For questions about this brief or additional information on building a financial inclusion program, email ask@ndi-inc.org.

Conclusion

Identifying the financial needs of people with disabilities can be approached in multiple ways. It is important that municipalities and community partners identify the approach that works best for them based on their goals and available resources. As valuable as data is to provide critical information to inform the approach to be used and to help set priorities, it is important to remember that data is only half of the equation. Convening local partners to gather their inputs and opinions represents the other half.

Listening to the voices of the community, including people with disabilities, and gaining buy-in from key stakeholders from the start are crucial steps to strengthen program design, delivery and success.

Resources

There are a variety of resources that municipalities and community partners can access to learn more about the financial needs of people with disabilities:

To learn how to download U.S. Census data about disability in a specific area, watch this instructional video: nationaldisabilityinstitute.org/uncategorized/instructional-video-finding-local-area-disability-data/

View the “Making Data Work for You” webinar to identify sources of existing data and how to access them. This webinar provides insight on how existing data can be used to: (1) identify the need to develop and/or adapt financial capability programs to meet the needs of community members with disabilities and (2) to design and target programs: nationaldisabilityinstitute.org/webinars/ec-making-data-work-for-you/



Download Quick Reference Guides and other Empowered Cities resources at empoweredcities.com