

Including People with Disabilities in Financial Empowerment Services: Examples from Community-based Organizations

Across the country, community services organizations, disability service providers and coalitions are developing strategies to effectively integrate financial empowerment strategies into their work to meet the needs of people with disabilities. These organizations are motivated to provide these services because they see financial capability and financial well-being as part of their mission to increase the quality of life for their clients. They recognize that financial instability may limit a client's ability to take full advantage of other services such as job training, affordable housing and small dollar loans.

This brief describes different types of organizations that provide financial empowerment services designed to meet the needs of people with disabilities. It is part of a series designed to help municipalities understand the types of community-based organizations that could be partners in a financial empowerment initiative and to help community-based organizations identify opportunities to expand or enhance their services.

IDENTIFYING THE NEEDS

The first step in empowering people with disabilities is to determine their needs. National Disability Institute (NDI) interviewed 15 organizations with disability-related financial empowerment initiatives and found that **most organizations informally assess the life situation of their clients to identify their needs and customize a suite of services that respond to those needs. As they move forward, they adjust the package of services based on the demand and perceived efficacy of the services. In some cases, financial empowerment organizations collaborate with disability organizations to identify and meet the specific needs of individuals with disabilities.**

In general, the needs of low-income people with disabilities are similar to the needs of all people in a similar economic situation around issues such as budgeting, accessing credit, managing debt, setting and achieving savings goals and retirement planning, but are complicated by several additional factors such as:

- **Accessibility:** People with disabilities may have visual, hearing, motor, mental or cognitive issues that affect their ability to participate in financial literacy programs



Empowered Cities is a partnership between Citi Community Development and National Disability Institute (NDI) that engages municipalities and community partners across the United States to identify, design, test and deliver innovative and scalable solutions to expand financial inclusion for people with disabilities.

unless the programs are designed or adapted to address these needs.

- **Public Benefits:** Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) can pose financial planning challenges for the roughly 13 million people with disabilities receiving benefits from one or both programs. Other public benefit programs, including Medicaid, Home and Community Based Services Waivers (HCBS), Public Housing and Temporary Aid to Needy Families (TANF), have income and/or asset rules that require accurate information to make financial decisions that may jeopardize these benefits. Financial empowerment and disability service providers may need targeted training in order to be able to provide accurate information and guidance on increasing earnings from work or accumulating savings.
- **Disability-specific savings mechanisms:** The Achieving a Better Life Experience (ABLE) Act, enacted in 2014, allows people with disabilities (with an age of onset up to 26 years old) and their families the opportunity to create a tax-exempt savings account that will not affect their eligibility for SSI, Medicaid and other public benefits.
- **Extra costs of disability:** People with disabilities may face additional challenges that arise from the extra costs associated with managing their disability (including higher medical bills, modified or accessible housing, transportation, personal assistance services and assistive technology).
- **Paying for assistive technology:** The various sources of funding for assistive technology are fragmented and can be difficult to navigate. People with disabilities may need assistance navigating multiple financing alternatives or developing a strategy to save enough money to cover the cost of needed assistive technology since, in many cases, individuals may need to pay for the equipment, either in part or in full.
- **Adapting cultural, linguistic and experiential differences:** At a minimum, financial educators, coaches and counselors need a basic understanding of disability etiquette to ensure interactions and communications are respectful. Disability etiquette guides and trainings provide concrete steps on how to interact with people with different types of disabilities. However, the underlying issue is more straightforward. Most providers are adept at accepting diversity in all its forms. They understand the importance of cultural competency, reading the underlying motivations of their clients and adapting to the individual when it comes to working with other marginalized populations. They can expand this approach to working with people with disabilities to ensure that services align with the client's beliefs, customs, values and language.
- **Control of financial decision-making:** People with disabilities do not always have full control of their financial decision making. The finances of more than two million people with disabilities, predominantly those with intellectual or mental health impairments or traumatic brain injuries, are under the legal control of either a family member or other entity. This may take the form of a Social Security Representative Payee, guardianship or power of attorney. In other cases, family members may exercise informal control over the individual's finances.

TYPES OF ORGANIZATIONS AND APPROACHES TO ADDRESSING THOSE NEEDS

Organizations vary in their approach to addressing these needs. Some address these issues through one-on-one financial counseling or coaching, while others provide financial education classes. Some initiatives support particular outcomes such as gaining or maintaining employment, avoiding foreclosure or managing an assistive technology loan, while others are broadly defined. Our interviews revealed that organizations providing financial empowerment services to people with disabilities and their families tend to fall into three categories:

Disability Service Providers

Consistent with their efforts to improve the personal and economic situation of their clients, some disability service providers (including those that provide employment programs, housing supports, health care and independent living services) have turned to providing financial empowerment services. They are motivated to add these services to help people with disabilities better manage their financial resources and to make the most of other services the organization offers to support the individual in achieving their goals. Better empowered people, they believe, can make more informed decisions to maximize the value of combining work income and government disability benefits. Financial empowerment services can also improve their client's confidence when it comes to obtaining and holding on to employment. These organizations have a long history of working with disability issues, but are newer to issues of financial capability.

Community-based Organizations

Some community-based organizations that have historically addressed the financial empowerment needs of low-income populations have worked to be more inclusive of people with disabilities. These organizations do not specifically target people with disabilities, but many realize that to improve the efficacy of their programs – job training, affordable housing, small dollar loans or other services – they need to be more inclusive. Sometimes this realization has been sparked by personal experience with disability in their family, or it has resulted from the availability of government funding that is targeted at addressing the needs of people with disabilities. Others have realized that many of their existing clients have disabilities and could benefit from more targeted and culturally competent services. Unlike the disability organizations mentioned above, their experience with financial empowerment and financial capability programs is more extensive than their experience with disability issues. Generally, these organizations have found that, although they need to make some accommodations, addressing disability is a natural extension of their current poverty reduction programs and the needs of the disability population are similar to those of other low-income populations.

Coalitions

Financial empowerment or asset coalitions bring together some combination of community action and social service providers, advocates of underserved populations, healthcare agencies, financial institutions, municipal leaders and public agencies, educators, workforce development, faith communities, philanthropic partners and businesses. They differ in membership, history, funding, structure and purpose. Some coalitions began with a specific focus, such as CA\$H (Creating Assets Savings and Hope) Coalitions developed to provide free

tax services, Bank On coalitions working together to promote access to safe, transparent and low-cost transactional accounts or asset coalitions focused on matched savings accounts. Many organizations have grown beyond their original missions to provide training and educate member organizations about programs that might benefit them, conduct advocacy, provide financial coaching/counseling or education workshops and share resources or help member organizations coordinate their services by sharing clients.

Some coalitions have chosen to proactively include disability organizations and include disability-related issues in their advocacy agenda. This often occurs when the coalition is led by a disability organization, the leadership has a personal experience with disability or the coalition's membership recognizes that disability needs to be included if they hope to represent a diverse community.

EXAMPLES OF COMMUNITY-BASED ORGANIZATIONS PROVIDING FINANCIAL EMPOWERMENT SERVICES TO PEOPLE WITH DISABILITIES

Integrating Financial Empowerment into a Disability Employment Program

Arc Broward offers a continuum of services for children and adults with developmental disabilities including employment support services. Individuals referred to any of the employment services, career preparation, occupational skills training classes and job placement assistance are automatically enrolled in financial literacy training. The organization began adding financial education to their employment program in 2013, based on research from the Annie E. Casey Foundation, which found that bundling services such as workforce development, access to public benefits and financial capability – in one location or program model – leads to better outcomes than providing a single service.

With 1.5 full-time employees (FTEs), Arc Broward integrates a series of one-hour financial modules into their employment training program. Each week, those seeking work participate in two back-to-back classes. One addresses soft skills and workforce readiness such as resume development, mock interviews, job search strategies and communications skills development. The other addresses one of multiple financial literacy topics in a series of modules such as “Mystery of high-priced heels” on making wise financial decisions or “Sweet home” on home buying. Topics differ somewhat for those who are actively working compared to those seeking employment. In order to identify the needs of their community, Arc Broward offers a range of classes, increasing the frequency of well-attended classes and reducing or eliminating those that are not as well-attended.

Because they are working predominately with individuals with developmental disabilities including intellectual disabilities, autism and cerebral palsy, the curriculum is delivered in a one topic per hour format using easily understandable terms, concrete examples, video and role play activities. Delivery of the curriculum is flexible; if one approach doesn't work, then it is rearranged and redesigned. For those who need or request additional help, staff provides one-on-one financial coaching and benefits planning. Coaches help clients connect to other resources in their community for services such as debt consolidation, rent assistance and paying utility bills.

The financial empowerment services are supported by funding from Broward County, the local United Way and by several private and corporate foundations. Arc Broward braids this funding with funding from vocational rehabilitation (VR), which pays for the employment supports to seamlessly integrate the two types of services.

Addressing the Needs of People with Disabilities Through a Community-based Organization

Wayne Metro Community Action Agency (Wayne Metro CAA) provides a broad range of programs to low-income residents throughout Wayne County. As one of over 1,000 Community Action Agencies (CAAs), they have programs to address housing quality, family stability and economic opportunities.¹

Wayne Metro CAA is one of six nonprofits in the county to provide services in a joint Detroit City and Wayne County initiative to help homeowners who were at least three years behind on their property taxes and, as a result, were at immediate risk of foreclosure. Wayne Metro CAA provides one-on-one financial coaching and wraparound services to help clients overcome their immediate financial crises, establish a savings strategy and set up a payment plan. After the initial three to five coaching sessions, coaches checked in with each client monthly to see how the budgeting was going, ensure that the client was making payments and to help the client deal with setbacks.

During the intake process, staff recognized that many of the clients were receiving Social Security Disability benefits (SSI and SSDI) and that the challenges of living with a disability and not being able to sustain a full-time job made their economic situation worse. As a result, they sought out training and information about disability. Staff participated in the Central New Mexico Community College Financial Coaching Training program for comprehensive financial coaching training and participated in the NDI/JPMorgan Chase-sponsored Financial Inclusion Summit last year where vendors, such as United Cerebral Palsy and the Consumer Financial Protection Bureau (CFPB), shared resources for clients with disabilities.

This intentional focus on disability enabled coaches to better identify the needs of their clients and understand the underlying cause of the financial emergency. For example, some clients fell behind on paying property taxes because of a medical emergency or because they were not able to work full-time.

Intentionally Including Disability Issues and Disability Organizations in a Financial Empowerment Coalition

Florida Prosperity Partnership (FPP) is a statewide coalition of community-based organizations, local, state and federal agencies, financial institutions and financial capability practitioners who serve low- to moderate-income (LMI) households across the state of Florida through

¹ Community Action Agencies (CAAs) are local private and public nonprofit organizations created by the 1964 Economic Opportunity Act to fight poverty. Generally, these organizations address the needs of their communities through a broad range of programs including Head Start pre-school programs, job training, food pantries, utility bill assistance and home weatherization. CAAs receive funding from the Community Services Block Grant (CSBG) and operate a variety of grants that come from federal, state and local sources.

training, convening and advocacy. Inclusion is a key part of their mission and the organization has focused on the disability population from the beginning because of NDI's active participation. FPP intentionally included diverse populations, such as people with disabilities, in the organization's inaugural strategic plan, as well as representation from the disability community on its governing board since its creation to assure the disability community's voice is at the table.

The FPP network includes disability organizations such as the Disability Chamber of Commerce, Lighthouse for the Blind and several Centers for Independent Living (CILs). Their involvement is particularly important because, with only two full-time and three part-time staff members, the Partnership leverages talents from their partner organizations to provide trainings and engage in advocacy and relies on the partner organizations to identify the needs of their respective constituencies. FPP has included educational opportunities around disability topics at its annual conference and hosted events/webinars to the community at large, specifically on tax preparation for persons with disabilities, financial capability strategies and ABLE accounts. FPP was instrumental in assisting with trainings for financial institutions through the Bank On efforts to train bank staff on strategies to assist customers with disabilities.

CONCLUSION

Disability organizations, community-based organizations and coalitions across the country have developed approaches to meet the financial empowerment needs of people with disabilities. In order to identify appropriate services, these organizations tend to informally assess the needs of their clients, customize a suite of services to address those needs and then adjust the services as needed. They recognize the importance of providing services that are accessible and delivered in a manner that aligns with the cultural, linguistic and experiential differences of each program participant. Programs often recognize the importance of including information about public benefits, disability-specific savings mechanisms, the extra costs of disability, paying for assistive technology and control of financial decision-making.

This is the first of a series of briefs. The next brief describes the type of models that organizations use to deliver financial empowerment services to people with disabilities.

Resources

Addressing the Needs of Americans with Disabilities in Financial Capability Programs:
nationaldisabilityinstitute.org/reports/fin-found-fin-cap-brief/

Gathering Data to Identify the Financial Needs of People with Disabilities in Local Communities:
nationaldisabilityinstitute.org/wp-content/uploads/2019/03/ec-qrg-data-collection.pdf

To better understand the financial needs of people with disabilities, visit:
nationaldisabilityinstitute.org/capacity-building/empowered-cities/the-needs-of-people-with-disabilities/



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