

# The Webinar Will Begin Shortly

- Today's webinar will begin at 3:00 p.m. EDT.
- All lines are muted and you will not hear any sound coming through your computer until the webinar begins.
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# CELEBRATING THE ANNIVERSARY OF THE AMERICANS WITH DISABILITIES ACT: NEW IDEAS, NEW PARTNERSHIPS AND NEW PATHWAYS

July 23, 2019



Building Financial Security for  
People and Families with Disabilities



# Listening to the Webinar

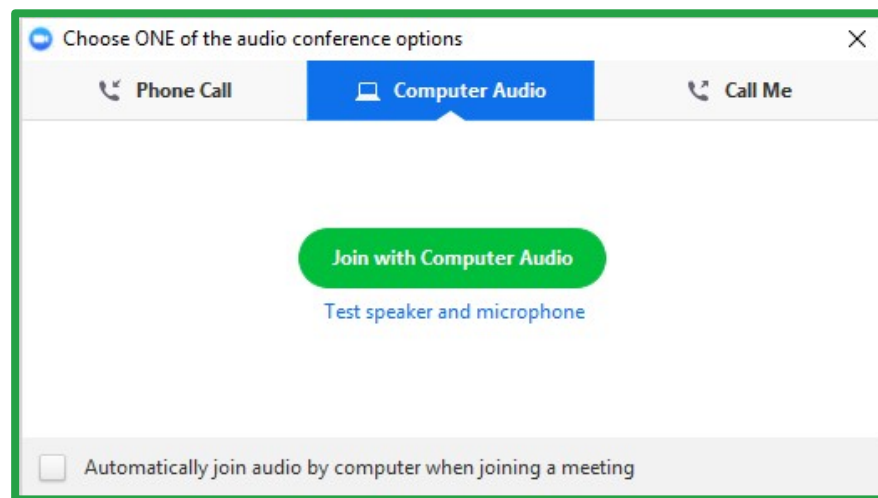
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- If your question is not answered during the webinar, or you are listening by phone and not logged in, you may email [amilioto@ndi-inc.org](mailto:amilioto@ndi-inc.org).

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- Please note: This webinar is being recorded and the materials will be placed on the National Disability Institute website at:  
<https://www.nationaldisabilityinstitute.org/resources/webinars/empowered-cities-webinars>.

# Welcome



**Michael R. Roush, M.A., AFC®**  
Director, Real Economic Impact Network  
National Disability Institute

# Webinar Agenda

- **Empowered Cities**
- The promise of the Americans with Disabilities Act
- Financial status of People with Disabilities
- Panel discussion



# National Disability Institute (NDI)

- NDI is a national nonprofit organization dedicated to building a better economic future for people with disabilities.
- NDI is the first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities. NDI affects change through public education, policy development, training, technical assistance and innovative initiatives.

# National Disability Institute

National Disability Institute envisions a society where people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.

[www.nationaldisabilityinstitute.org](http://www.nationaldisabilityinstitute.org)

# Welcome



**Jasmine Thomas**  
Senior Vice President of  
National Initiatives  
Citi Community Development

# Citi Community Development

- Citi Community Development leads Citi's commitment to financial inclusion and economic empowerment for underserved individuals, families and communities across the U.S.
- Through innovative collaborations with municipalities, community groups and leading nonprofit organizations, Citi's expertise, products and services are harnessed to help expand opportunity for all.



[CitiCommunityDevelopment.com](http://CitiCommunityDevelopment.com)



## What Is Empowered Cities?

A partnership between Citi Community Development and National Disability Institute that is engaging municipalities and community partners across the U.S. to design, test and deliver innovative and scalable solutions for expanding financial empowerment and financial inclusion in the disability community.



**EmpoweredNYC** is a new initiative that is helping New York City residents with disabilities and their families take control of their finances and become more financially stable.

**EmpoweredNYC** offers:

- Specialized and confidential one-on-one financial counseling
- Counselors with a deeper knowledge and understanding of disability benefits

Strategic Partners include the City of New York, led by:

- NYC Department of Consumer Affairs Office of Financial Empowerment
- NYC Mayor's Office for People with Disabilities

National Disability Institute; Citi Community Development; Poses Family Foundation; and an Advisory Board of municipal offices, disability service providers and financial empowerment service providers.

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# 29<sup>th</sup> Anniversary of the Americans with Disabilities Act

*“Together, we must remove the physical barriers we have created and the social barriers that we have accepted. For ours will never be a truly prosperous nation until all within it prosper.”*

**-- President George H.W. Bush’s remarks at the signing of the ADA**



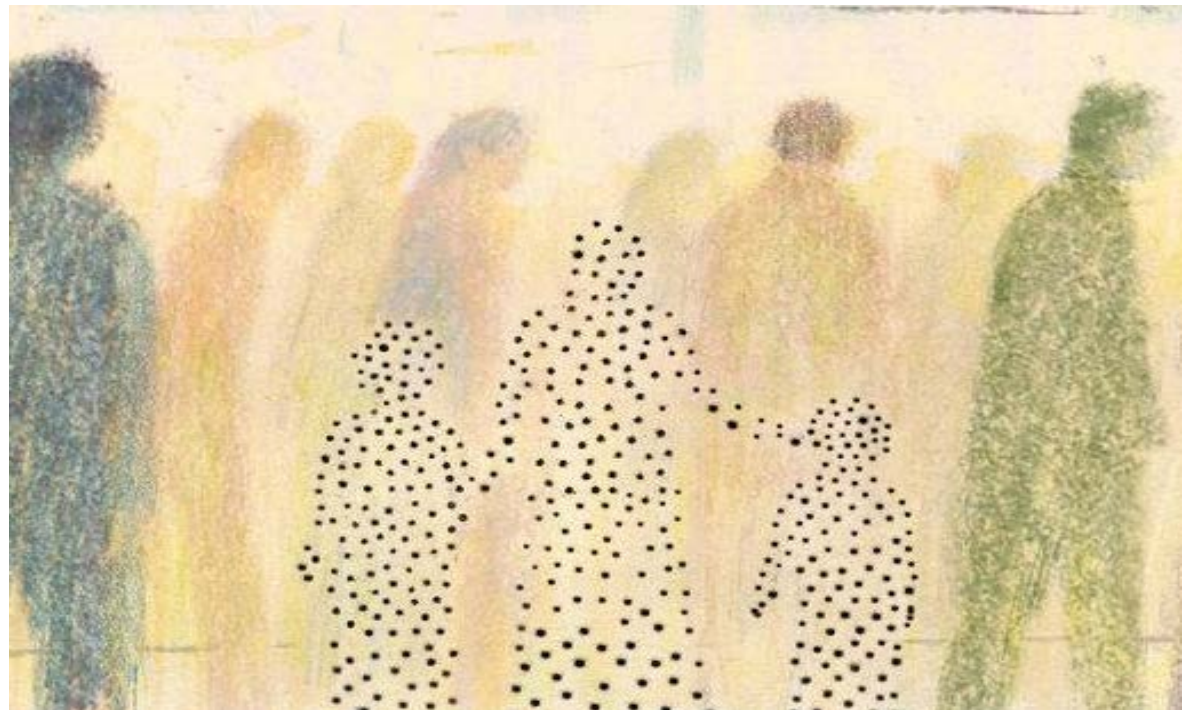
# July 26, 1990



Pictured (left to right): Evan Kemp, Rev. Harold Wilke, President Bush, Sandra Parrino (NCD Chairperson), Justin Dart, Jr.

# The Promise of the Americans with Disabilities Act

“...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...”



Artist: Dadu Shin

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# Who Are People with Disabilities?

- 40-57 million people
- 13-20% of total population
- 26% of households have a member with a disability
- Diverse in terms of type of disability, race, age, age of onset, socioeconomic situation

Artist: Liam Hassan Beserekumo,  
*Untitled*



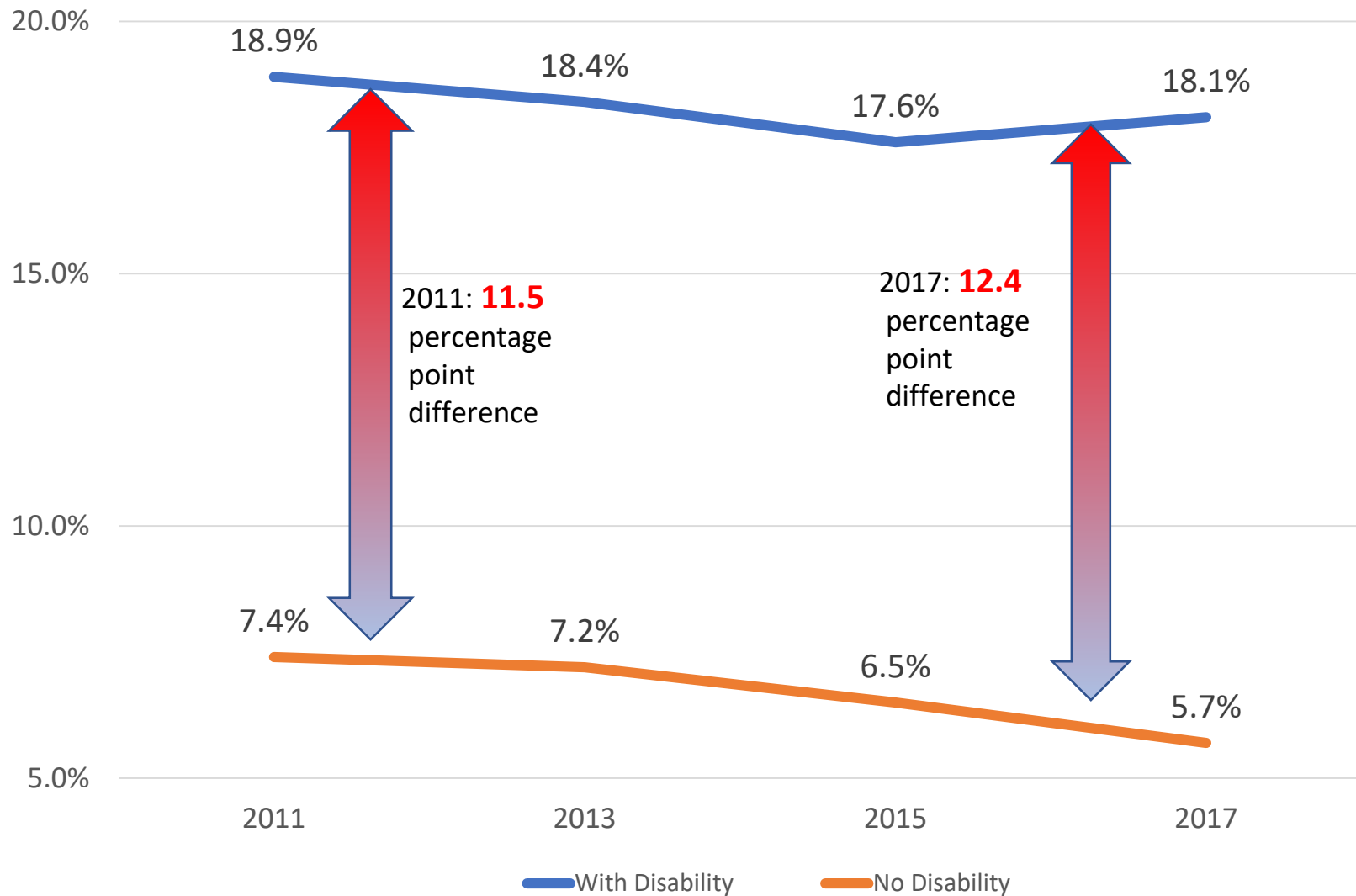
# Impact of Financial Stress

- Almost  $\frac{1}{2}$  skip medical treatments because of cost
- $\frac{1}{3}$  are late on mortgage payments
- $\frac{1}{3}$  overdraw checking accounts
- 3 times more likely to have extreme difficulty paying bills

Artist: Sherwin Long,  
*Peace of Mind*



# Unbanked: Disability Gap is Growing



Source: 2011-2017 FDIC Surveys of Unbanked and Underbanked Households

# The Need for Financial Empowerment



**26%** of working-age people with disabilities live in poverty, compared with **11%** of those without disabilities.

- Disability is both a cause and a consequence of poverty
- Poverty and disability reinforce each other
- People of color with a disability face an even harder economic reality
  - 37% of African Americans with disabilities live in poverty; 24% of Non-Hispanic Whites; 29% of Latinos and 19% of Asian-Americans
- Historically have not had access to targeted financial capability strategies; and
- Face myths that limit their financial empowerment.

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# Moderator



**Michael Morris, JD**  
Founder and Executive Director  
National Disability Institute

# Panelists



**Karen Tamley**

Commissioner, Mayor's  
Office for People with  
Disabilities, City of  
Chicago



**Martha Jackson**

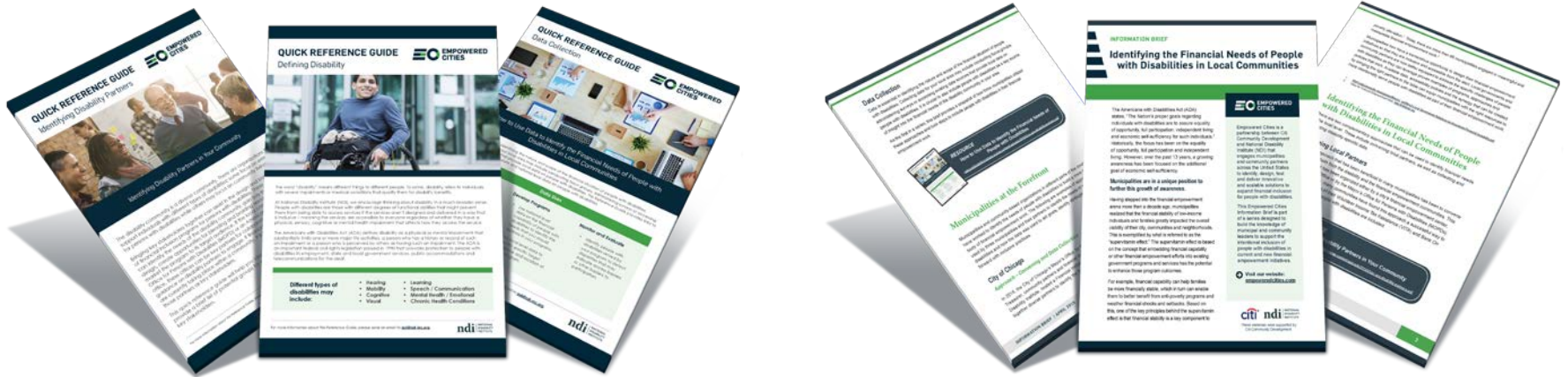
Assistant Commissioner,  
Employment and Business  
Development  
Mayor's Office for People  
with Disabilities, City of  
New York



**Andy Arias**

Policy Advisor, Office of  
Disability Employment  
Policy, U.S. Department of  
Labor

# RESOURCES



*Quick Reference Guides*

*Information Briefs*

Visit [empoweredcities.com](https://empoweredcities.com) to download free materials for municipalities and community partners!

# Tools and Resources

- Quick Reference Guides
  - Data Collection
  - Defining Disability
  - Understanding Disability Service Systems
  - Identifying Disability Partners
  - The Financial Status of People with Disabilities
- Briefs
  - Identifying the Financial Needs of Persons with Disabilities in Local Communities
  - Including People with Disabilities in Financial Empowerment Services: Examples from Community-Based Organizations
- Tools
  - Resource Mapping
  - Accommodation Statements



Building Financial Stability for  
People and Families with Disabilities

Counselors are available to provide financial counseling to New York City residents with disabilities and their families.

To make a referral or schedule an appointment with a financial counselor, use the following link: [nyc.gov/EmpoweredNYC](https://nyc.gov/EmpoweredNYC).

# Thank You



[CitiCommunityDevelopment.com](http://CitiCommunityDevelopment.com)

# Tell us how NDI can support your work

## **Maria Jaramillo**

Project Director, Empowered Cities

National Disability Institute

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## **Michael R. Roush, MA, AFC®**

Director, Real Economic Impact Network

National Disability Institute

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**Sign up for the Empowered Cities listserv:**

<http://bit.ly/empowered-cities-signup>