



# Financial Inclusion

SUMMIT

SEPTEMBER 16, 2016 ▶ SEATTLE



ASSURING PEOPLE WITH DISABILITIES ACCESS TO MAINSTREAM FINANCIAL SERVICES



September 16, 2016

Remember this day. Remember you were part of the conversation. Remember the people in the room. Remember the enthusiasm and the sense of empowerment.

Twenty-six years after the signing into law of the Americans with Disabilities Act (ADA), there remain persistent barriers to economic self-sufficiency for people with disabilities. Equal opportunity must include options to build the knowledge and skills necessary to make informed financial decisions, access to financial education and coaching, affordable and accessible financial services and products, inclusion in career pathways and the ability to save and build assets.

The Seattle Financial Inclusion Summit is about the power of collaboration. Today is about connecting leaders from both the disability community and financial services sector, as well as policy makers, employers, regulators, self-advocates and family members to design the next generation of collective efforts to fulfill the ADA's promise of "economic self-sufficiency."

The ADA set the framework of civil rights and full citizenship. The Achieving a Better Life Experience (ABLE) Act builds on that framework to empower millions of individuals with disabilities and their families to design their own pathway to greater economic stability and freedom.

People with disabilities want to work, save and make informed financial decisions to become more financially stable. Together, we can build opportunity for shared prosperity and the full participation of Americans with disabilities in the economic mainstream.

Welcome to the *Seattle Financial Inclusion Summit*.

Michael Morris

A handwritten signature in black ink that reads "Michael Morris". The signature is fluid and cursive, with a small mark above the final "s".

*Executive Director*



# PROCLAMATION

**WHEREAS,** the Americans with Disabilities Act (ADA) states that the “Nation’s proper goals regarding individuals with disabilities are to assure equality of opportunity, full participation, independent living, and economic self-sufficiency”; and

**WHEREAS,** 26 years after the signing into law of the ADA, Americans with disabilities are twice as likely as their non-disabled peers to be living in poverty and nearly 50 percent remain unbanked or underbanked; and

**WHEREAS,** the City of Seattle created the Mayor’s Commission for People with Disabilities to promote economic advancement and full inclusion to meet the diverse needs of individuals across the spectrum of disabilities; and

**WHEREAS,** the City of Seattle continues to improve the lives of people with disabilities by adopting legislation and implementing policies that improve accessibility, promote employment, and welcome participation in all aspects of urban life; and

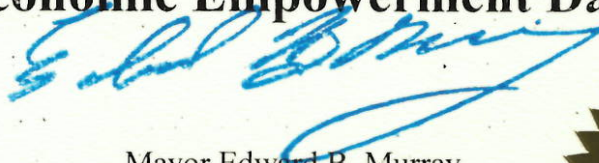
**WHEREAS,** the City of Seattle embraces the diversity, culture, and contributions of our many residents with disabilities in our schools, in government, in the workforce, and in our social and economic mainstream; and

**WHEREAS,** building financial capability and inclusion for our many residents with disabilities as part of a design of a personal pathway to greater economic stability, mobility, and security is an achievable goal if we work together to meet the goals of the ADA;

**WHEREAS,** Seattle is making history as the first city in the nation to commit to the ADA’s goal of advancing economic self-sufficiency a reality for all Americans with disabilities.

*NOW, THEREFORE I, EDWARD B. MURRAY, MAYOR OF SEATTLE, DO HEREBY  
PROCLAIM SEPTEMBER 16, 2016 TO BE*

## **Economic Empowerment Day**



Mayor Edward B. Murray  
City of Seattle



# Program Guide

TIME	AGENDA
8:30 - 9:00 a.m.	<b>Welcome and Introductions</b> <i>Michael Morris</i> , National Disability Institute Executive Director <i>Brian Stewart</i> , JPMorgan Chase Vice President and Community Relations Officer <i>Alice Coday</i> , Financial Empowerment Network
9:00 - 9:30 a.m.	<b>Why Are We Here? A presentation of data on poverty and financial inclusion</b> <i>Michael Morris</i> , National Disability Institute Executive Director
9:30 – 10:15 a.m.	<b>Seattle: Advancing Financial Inclusion Panel: Challenges and Opportunities for Working-age Adults with Disabilities</b> <b>MODERATOR:</b> <i>Michael Morris</i> <i>Jack Brummel</i> , Executive Director – Washington Access Fund <i>Linda Preston</i> , Community Affairs Specialist - FDIC <i>Jeff Southard</i> , Connect for Success Financial Coach – Cares of Washington <i>Mark L. Adreon</i> , Program and Partnership Development - Washington State Department of Services for the Blind (DSB)
10:15 – 10:30 a.m.	<b>Break</b>
10:30 – 11:00 a.m.	<b>Building a Bridge between the Disability and Financial Communities</b> <i>Tina M. Lentz</i> , Co-chair Bank On Louisville Executive Committee and Executive Administrator Advocacy and Empowerment Division - Louisville Metro Government's Department of Community Services

TIME	AGENDA
11:00 a.m. – 12:00 p.m.	<b>Group Discussions</b> <ol style="list-style-type: none"> <li>1. Outreach to Disability Community</li> <li>2. Expanding Financial Education and Coaching to People with Disabilities</li> <li>3. Improving Financial Inclusion for People with Disabilities by Financial Institutions</li> <li>4. Building Public-Private Sector Collaboration</li> </ol>
12:00 - 1:15 p.m.	<b>Presentation of Proclamation:</b> <i>Patricia Lally, Director, Seattle Office for Civil Rights</i> <b>LUNCHEON KEYNOTE SPEAKER:</b> <i>Senator Cyrus Habib</i>
1:15 – 2:15 p.m.	<b>Reports and Recommendations from Group Discussions to Full Audience</b>
2:15 – 2:30 p.m.	<b>Next Steps and Wrap Up</b>

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Today's event is made possible  
through the generous support  
of JPMorgan Chase.

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# Speaker Bios

## MARK L. ADREON

Mark L. Adreon is the Program and Partnership Development Specialist for the Department of Services for the Blind (DSB), where he develops and implements empowerment strategies to align customers' strengths and skills with attainable jobs and career paths. He has served on the Puget Sound Diversity and Inclusion Employment Network board of directors for 14 years. Serving as a commissioner on the City of Seattle Commission for People with Disabilities provided him with the opportunity to work in a cross-disability focused Commission to develop bridges of understanding, as well as to provide a voice of the disability community to speak to City agencies and departments. Mr. Adreon belongs to the National Federation of the Blind and the Washington Council of the Blind. He also serves on the Governors Committee for Employment and Disability Issues and the State Workforce Board Interagency Committee.

## JACK BRUMMEL

Jack Brummel is the Executive Director of Washington Access Fund, a nonprofit Community Development Financial Institution (CDFI) that promotes access to technology and economic opportunity for people with disabilities in the Northwest. Before starting work with Washington Access Fund in 2013, he spent 26 years with the Washington State Senate as lead staff for committees addressing economic development, financial institutions, commerce, labor and workforce development issues. While with the Senate, Mr. Brummel developed legislation relating to employment of people with disabilities, creating individual development accounts and supporting micro-enterprise development. He was the Administrator for the Northwest Intertribal Court System and the National Director of the Law Students Civil Rights Research Council. Mr. Brummel currently serves as the Chair of the Board for Evergreen Business Capital, a nonprofit community development company certified by the U.S. Small Business Administration.

## SENATOR CYRUS HABIB

Cyrus Habib represents Bellevue in the Washington State Senate as Democratic Whip and a member of the Democratic Leadership team. He previously served in the House of Representatives. In the Senate, Senator Habib serves on the Energy, Environment, and Telecommunications and the Government Operations and Security Committees, where he works on a wide variety of issues including clean air and water, oil safety, climate change, multi-level local government affairs, veterans' issues, elections and public disclosure and ethics in government. This past legislative session, Senator Habib was the prime-sponsor of Statewide Paid Sick and Safe Leave, The Washington Voting Rights Act, and legislation to curb out-of-pocket prescription drug costs. Senator Habib was named one of the "40 Under 40 Political Rising Stars" by *The Washington Post*, and has been named one of "12 State Legislators to Watch" in the U.S. by *Governing Magazine* for his bipartisan approach to the legislative process.

## TINA LENTZ

Tina Lentz is the Executive Administrator of the Advocacy and Empowerment division, serving Louisville Metro Government's Department of Community Services since 1998. Ms. Lentz has extensive experience in creating and leading financial empowerment initiatives in an effort to transform the social service delivery system to increase opportunities for financial advancement for families at risk. These initiatives include: Bank On Louisville; the Community Financial Empowerment Certification program; and the Family Economic Success Network. In addition, Ms. Lentz has represented Louisville on the Cities for Financial Empowerment (CFE) coalition since 2012.



**MICHAEL MORRIS**

Michael Morris is the Founder and Executive Director of National Disability Institute. Mr. Morris is a recognized leader on disability public policy regarding workforce and community development, tax and social and economic security. As the first Kennedy Foundation Public Policy Fellow, and as a former legal counsel to the U.S. Senate Subcommittee on Disability Policy, and Executive Director of United Cerebral Palsy Associations, Mr. Morris is adept at complex program design and model development with engagement of public and private sector agencies/organizations to transform thinking and behavior concerning financial empowerment for economically vulnerable populations. Mr. Morris received his undergraduate degree in political science with honors from Case Western Reserve University and his law degree from Emory University School of Law.

**LINDA PRESTON**

Linda Preston serves as a Community Affairs Specialist in the Seattle Field Office of the Federal Deposit Insurance Corporation (FDIC). She works to supervise and examine FDIC regulated banks, and to engage communities and FDIC insured institutions toward collaborative strategies that create opportunities for community development, education and investment; in response and in support of the Community Reinvestment Act. Ms. Preston is a Subject Matter Expert (SME) for the FDIC Money Smart for Small Business curriculum and FDIC Workforce Development Initiative Ambassador. She has more than 20 years of community development experience focused on affordable housing, business development and small business lending. Ms. Preston has served in many board appointed positions and think tanks at the local, state and national levels of government. She completed her degree from the University of Wisconsin with a double major in Business Administration and Mass Communications.

**JEFF SOUTHARD**

Jeff Southard, Connect for Success Coach, joined Cares of Washington having spent the past 17 years developing and delivering engaging financial literacy and life skills curriculum for college students and community partners throughout the United States. From keynote addresses to one-on-one counseling, Mr. Southard is a sought after speaker and subject matter expert in bringing attention to the role that personal finance plays in daily life. He is well-versed in helping clients identify and make changes in behavior patterns that can interfere with achieving personal prosperity. Mr. Southard enjoys helping individuals avoid financial pitfalls and helping them to build prosperity that lasts a lifetime.

**BRIAN STEWART**

Brian Stewart is Vice President and Community Relations Officer for JPMorgan Chase & Co. and is responsible for overseeing civic engagement activities in the Northwest Region. He joined JPMorgan Chase through its acquisition of Washington Mutual Bank and has more than 30 years in the banking sector. Through the Office of Nonprofit Engagement (ONE), Mr. Stewart works with partners targeting the low- and moderate-income and underserved communities in the Pacific Northwest, including Washington, Oregon, Idaho and Utah. Mr. Stewart has worked as a business development officer in the community development field and was instrumental in implementing a number of wealth-building programs through asset accumulation. He currently serves on the board of directors of Neighborhood Partnerships, Network for Oregon Affordable Housing (NOAH) and participates on the steering committee for Portland's Cradle-to-Career educational initiative and Governing Board for the Portland Metro STEM Collaborative. He earned a Bachelor of Science degree in Finance from the University of Oregon.

# Collaborators



## BANK ON SEATTLE-KING COUNTY

Bank On Seattle-King County is a public and private initiative of the Financial Empowerment Network | Seattle-King County (Network) to connect people without checking and savings accounts to affordable mainstream financial services, including checking, savings, credit, and financial education opportunities. Together with a partnership of banks, credit unions, government, and community organizations, the Network works to bring affordable mainstream financial services to Seattle-King County residents. Bank On programs across the United States involve efforts to raise public awareness, targeted outreach and expanded access to financial education.

**Website:** [everyoneiswelcome.org](http://everyoneiswelcome.org)



## CARES OF WASHINGTON

Cares of Washington was founded in 1980 as the International Association of Machinists Center for Adminstrating Rehabilitation and Employment Services for the purpose of providing assistance to people with disabilities living in the Puget Sound area. Over the next two decades, the organization grew to a multi-state employment service agency, headquartered in Washington D.C. In 2002, the Seattle office merged with Independent Employment Services, expanding operations to Tacoma and Bremerton. When nationwide programming ended in 2003, the management and staff in Seattle established Cares of Washington (Cares) to continue to provide critical services to low-income individuals, as well as people living with disabilities in the region. Cares assumed management of all regional contracts without a single day of interruption, and has continued to provide effective, high quality services ever since.

**Website:** [caresofwa.org](http://caresofwa.org)



## FINANCIAL EMPOWERMENT NETWORK

The Financial Empowerment Network Seattle-King County advances financial empowerment through partnerships that support access to financial coaching, products and resources. It organizes its initiatives through a collaborative of organizations or action teams: Bank On Seattle-King County; Financial Education Partners Network (FEPN); EITC/Free Tax Preparation; Youth Financial Empowerment, Homeownership and Foreclosure Intervention and Integration of Financial Empowerment into other Service Systems. To increase capacity, its advisory council and initiative co-chairs help identify the needs of the community and advises the best course of action. This strategy has resulted in successfully securing the collaboration of many organizations in providing quality financial empowerment services, avoiding duplication of services, creating system change and helping agencies make connections with each other to improve outcomes for their clients.

**Website:** [everyoneiswelcome.org](http://everyoneiswelcome.org)





### NATIONAL DISABILITY INSTITUTE

National Disability Institute (NDI) is a national nonprofit organization dedicated to building a better economic future for people with disabilities. 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. NDI and its Real Economic Impact (REI) Network have helped 2.8 million people with disabilities receive more than \$2.7 billion in tax refunds and credits.

**Website:** [realeconomicimpact.org](http://realeconomicimpact.org)



### SEATTLE COMMISSION FOR PEOPLE WITH DISABILITIES

The Seattle Commission for People with disAbilities advises the Mayor, City Council and City departments about issues of importance to people with disabilities. It recommends policies, practices and legislation to the City in matters affecting the concerns of people with disabilities, and encourages understanding among people with various disabilities, as well as between people with disabilities and the larger Seattle community.

**Website:** [seattle.gov/commission-for-people-with-disabilities](http://seattle.gov/commission-for-people-with-disabilities)



### SEATTLE OFFICE FOR CIVIL RIGHTS

The Seattle Office for Civil Rights (SOCR) works to advance civil rights and end barriers to equity. SOCR enforces laws against illegal discrimination in employment, housing, public accommodations and contracting within Seattle city limits. SOCR is also the home of the City's new Office of Labor Standards (OLS), which will enforce the city's new minimum wage and wage theft laws, as well as Paid Sick and Safe Time and the Job Assistance Ordinance. In addition, SOCR leads the Race and Social Justice Initiative, a citywide effort to end institutional racism in City government and to achieve racial equity across the community.

**Website:** [seattle.gov/civilrights](http://seattle.gov/civilrights)



### WASHINGTON ACCESS FUND

Washington Access Fund provides funding to people with disabilities in Washington and Oregon to purchase assistive technology and achieve greater independence. The organization received 501(c)(3) status from the IRS in 2001 and certification as a Community Development Financial Institution (CDFI) in 2002—the first CDFI in the country to be run by and for people with disabilities. Today, it offers asset-building tools such as low-interest loans and Individual Development Accounts (IDAs) to help its clients access affordable assistive technology and small business equipment. Additionally, it offers services to support its clients develop their financial capability, including learning about and building their credit. In order to reflect its lending in Oregon, Washington Access Fund will soon be changing its name to Northwest Access Fund.

**Website:** [washingtonaccessfund.org](http://washingtonaccessfund.org)

## Notes

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## EQUALITY AND FINANCIAL INCLUSION



JPMORGAN CHASE & CO.

We proudly support the National Disability Institute in their work  
to opening the doors of economic opportunity for all.

“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 H.W. BUSH AT THE SIGNING OF THE  
AMERICANS WITH DISABILITIES ACT, JULY 26, 1990

Take the Pledge!  
DISABLEPOVERTY.org  
**DISABLEPOVERTY**



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