Municipalities have a unique role to expand financial empowerment and inclusion for all citizens, including citizens with disabilities.

As one of the largest minority groups in the United States, more than 50 million people live with a disability, and one in four households include a child or an adult with a disability. As a group, people with disabilities experience high rates of poverty. Twenty-six percent of working-age people with disabilities live in poverty, compared with 11 percent of those without disabilities.

To assist municipalities in building financial inclusion for people with disabilities, this guide provides four strategies to Lead the Vision Forward to Financial Inclusion:

- Locate Municipal Champions and Complementary Resources
- Encourage and Convene Community Partners
- Align and Coordinate Efforts and Activities
- Develop and Build Capacity and Sustainability

For more information about this Reference Guide, please email ask@ndi-inc.org.
1. Locate Municipal Champions and Complementary Resources

Start from within your municipal offices to identify departments, such as the Mayor’s Office for People with Disabilities, Economic Development offices, or Offices of Financial Empowerment and align efforts and resources to further expand financial inclusion opportunities. Many service-related municipal departments serve similar populations, including people with disabilities.

- Identify other departments serving people with disabilities or municipal programs that can be tailored to be inclusive of people with disabilities
- Identify cross-department activities, strategies and opportunities to collaborate
- Integrate universal design principles
- Align and promote municipal resources
- Create a culture of financial stability for all

2. Encourage and Convene Community Partners

Municipalities cannot do this work alone. To be impactful, municipalities must identify and cultivate partnerships, share information and leverage their influence to develop a shared vision.

- Identify community partners and cultivate collaboration
- Gather and share data
- Build awareness and understanding
- Develop a shared vision

3. Align and Coordinate Efforts and Activities

To foster stronger collaborations, utilize pre-existing relationships in the financial empowerment space and the disability space to expand or enhance financial empowerment-related services to people with disabilities.

- Build a partner network
- Map resources and identify gaps
- Identify areas of collaboration and strategies to improve program quality and outreach
- Establish an advisory committee

4. Develop and Build Capacity and Sustainability

Through the partner network, identify training needs and provide opportunities for learning and building awareness.

- Identify training needs of partners and collaborators
- Develop training materials and resources to assist in building the capacity of partners
- Host/provide training and peer learning opportunities

Resources

- Webinar: Innovative Practices to Build Financial Inclusion for People with Disabilities
- Webinar: Strategies to Lead the Vision Forward to Financial Inclusion
- Brief: Lead the Vision Forward on Financial Inclusion for People with Disabilities: Four Strategies Municipalities Can Use to Build Financial Inclusion for All

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