National Disability Institute
The Next Three Years
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I. National Disability Institute History

• In 2000, no disability organization or government agency at any level wanted to talk about or address the challenges of poverty confronting millions of Americans with disabilities every day.
• National Disability Institute was incorporated in 2005 as a 501(c)3 nonprofit.
• The Board of Directors are thought leaders in the disability and financial communities.
• NDI has 35 staff located in 10 states and is headquartered in Washington, D.C.
• In 2020, NDI has more than 15 public and private funders with activities touching target audiences in all 50 states.
NDI Mission

- The mission of National Disability Institute is to drive social impact to build a better economic future for people with disabilities and their families through pioneering research, advocacy, policy development, public education and innovative demonstration projects.
NDI Vision

- We envision a society where people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.

- NDI is designing a new roadmap for economic opportunity, financial capability and participation in the financial mainstream that will raise people up across the spectrum of disabilities to a new level of financial stability.
II. NDI Values

- We value all individuals across the spectrum of disability as productive contributors to the vitality of communities.
- We value self-determination and informed decision making that empower individuals with disabilities to advance their financial inclusion and economic mobility.
- We value the benefit of collaboration among all stakeholders including people with disabilities and the public and private sectors to design, implement and improve opportunities for individuals with disabilities to participate in the economic mainstream and advance their financial independence.
NDI Priorities

- Improve and nurture relationships between the disability and financial communities to advance financial inclusion and economic stability for individuals across the spectrum of disabilities.
- Develop and document pathways to improved economic self-sufficiency for youths and adults with disabilities.
- Align public policy to promote work, saving and asset accumulation.
- Improve collaboration across federal agencies to advance financial capability and a better economic future for individuals with disabilities.
III. Strategy

• Leadership: Subject Matter Expertise
• Collaboration
• Innovation
• Testing
• Evaluation
• Documentation
• Knowledge Translation
• Capacity Building
Tools

- Research and Publications
- Training and Materials
- Convening and Work Groups
- Public Education and Conversations
- Pioneering Demonstrations
- Technical Assistance
- Public Policy Development and Oversight
IV. Strength of NDI

• Team of subject matter experts with a majority of staff with direct personal experience with disabilities and deep knowledge of disability service delivery systems.

• Portfolio of over 15 projects being implemented in all 50 states that leverages a Real Economic Impact Network of over 4,400 community partners nationwide that extend our knowledge translation activities.

• Laser focus on poverty reduction, financial capability and financial inclusion that has enabled NDI to build extensive relationships between the disability and financial communities to focus on systems change.
Strength of NDI, cont.

- Recognized for its vision, values, leadership and results.
- Able to unravel the complexities of public benefits and human service systems to design, test and build new intervention models to advance financial capability and independence.
V. NDI - A Decade of Accomplishments

• Partnered with the IRS to help over 2 million low-income taxpayers with disabilities access the Earned Income Tax Credit (EITC) and other favorable tax benefits to receive over $2.4 billion in tax refunds.

• Built the Real Economic Impact Network with over 4,400 community partner agencies in all 50 states to benefit from NDI subject matter experts (SMEs) and peer support to improve financial stability for people with disabilities.
NDI - A Decade of Accomplishments, cont.

- Produced two groundbreaking research reports in collaboration with the FINRA Investor Financial Education Foundation and the FDIC to establish a first-time baseline for banking status and financial behavior for adults with disabilities.
- Pioneered the concept of Financial Inclusion Summits in coordination with FDIC and support of JPMorgan Chase to build a new level of relationships between the disability and financial communities to advance financial education and coaching to the most unbanked and underbanked population.
NDI - A Decade of Accomplishments, cont.

• Established and manage the ABLE National Resource Center, a collaborative of 25 of the largest and most influential national disability organizations to accelerate ABLE implementation. The interactive website has had more than 2 million visitors.
• Reach and touch over 1 million individuals with disabilities and related stakeholders annually with training and technical assistance activities, demonstration projects, and public education.
NDI - A Decade of Accomplishments, cont.

- Established and manage three national training and technical assistance (TA) teams under contract with the U.S. Departments of Labor and Education to improve cross-system collaboration to advance employment, financial capability and economic stability for youth and adults with disabilities. Provide intensive TA to 26 states on WIOA workforce development implementation, Social Security’s Ticket to Work Program, and financial literacy.
VI. NDI Focus Areas

- Financial Inclusion, Capability and Resilience
- Employment and Career Pathways
- ABLE Adoption and Saving
- Inclusive Community Development
NDI Driving Social Impact

- Financial Health
- Inclusive Community Development
- ABLE Implementation
- Social Security Systems Change
- WIOA Implementation and Employer Engagement
- Research Informing Policy and Practice
Research Informing Policy and Practice

Banking Status and Financial Behavior
FDIC

Financial Capability
FINRA

Poverty, Disability, and Race
Moneywise Foundation

ABLE Amendments
Employment: WIOA Implementation and Employer Engagement

- WINTAC Team
- VR System
- RSA

- LEAD Center
- Cross System
- US DOL

- DEI Grant Initiative
- Workforce Development System
- US DOL
Social Security: Systems Change

American Dream Employment Network (ADEN)
ABLE Implementation

- ABLE National Resource Center (ABLE NRC)
- CalABLE AchievABLE Corner
- ABLE Ambassadors
- Evaluation of ABLE Account Impacts on Quality of Life NIDILRR
Financial Health

- Real Economic Impact Network
- Financial Inclusion Summits
  JPMC
- AT Loan Program
  NY and NJ
- Center for Disability-Inclusive Community Development
- Empowered Cities
  Citi Community Development
Financial Capability

HandsOn Banking Training
Wells Fargo

Better Money Habits Training
Bank of America

Money Smart Training
FDIC

Focus on I/DD Population with TX, FL, and NC DD Councils
Bank of America

Focus on Deaf Community
Bank of America
VII. Collaborations

**People with Disabilities and Their Families**

- Disability and Financial Community Financial Inclusion Summits
  - ABLE National Resource Center Supporter
  - JPMC

- ABLE National Resource Center Outreach to LMI Populations
  - Prudential

- Financial Coaching Integration with Municipal Government Human and Social Services Delivery Systems
  - Citi CD

- Financial Education with Public and Private Community Partners
  - Wells Fargo

- Inclusive Financial Literacy for Children and Youth
  - Jump$tart Coalition

- Financial Inclusion and Capability Strategy for People Who Are Deaf
  - Bank of America

- Strategy for People With Intellectual Disabilities

**Collaborators**

- CUNA Mutual, BNY Mellon, Ascensus, TIAA Cref, Fidelity Investments
  - FINRA Investor Education Foundation
- America Saves, EARN
- FDIC
- IRS
- ETA, ODEP, RSA
- SSA, ETA, SEC, MSRB, OCC, CDFI Fund, Treasury

**Outreach and Education**

- Impact of ABLE Accounts/Financial Education Research
- Education and Outreach on ABLE Accounts
- Research on Financial Behavior of People with Disabilities
- Inclusive Savings Strategies
- Collaborator on Financial Inclusion Summits and Customized Financial Education Materials
- VITA and EITC Access and Use
- Inclusive Career Pathways and Financial Stability
- Education and Outreach on ABLE Accounts and Financial Stability and Financial Capability Development

**Additional Initiatives**

- ABLEnow, DARS, UNH, BBI
- Disability and Financial Community Financial Inclusion Summits
- ABLE National Resource Center Supporter
- JPMC
Evolution in Thinking and Behavioral Change

Anchors

- **Public Sector**
  
  IRS, FDIC, OCC, SSA, CDFI Fund, US Departments of Treasury, Labor, Education and Health and Human Services

- **Private Sector**
  
  Bank of America, Citi Community Development, JPMorgan Chase, Wells Fargo, Prudential, TD Bank, TIAA/CREF, GiftOfCollege.com, FINRA Investor Education Foundation

Strategies

- Customizing Financial Education Tools (Hands on Banking, Better Money Habits, Money Smart)
- Inclusive Community Development
- Service Delivery Integration of Benefits Planning and Financial Coaching (Empowered Cities)
- Pioneering Research to Establish Baseline on Financial Behavior of People with Disabilities
- Financial Inclusion Summits in Selected Cities Nationwide
- Ticket to Work (American Dream Employment Network)
- ABLE Act Education and Outreach (ABLE National Resource Center)
- Employment and Inclusive Career Pathways (WINTAC, LEAD Center, Disability Employment Initiative)
VIII. Individual and System Results

**Individual**
- Improved Employment Outcomes
- Informed Financial Decision Making
- Expanded Financial Goal Setting
- Improved Financial Stability
- Improved Self-Concept
- Participant in Financial Mainstream
- Improved Health and Well Being (financial, physical, emotional)

**Systems**
- Affordable and Accessible Financial Products and Services
- Superior, Sensitive Customer Service
- CRA Investments in Disability Community
- Improved Coordination with ABLE Accounts
- Access and Use of FinTech Tools
- Customized Financial Education Programs