

Financial Empowerment Strategies:

A Focus on Implementation: Examples from Community-based Organizations

People with disabilities are often an overlooked population when it comes to financial coaching and counseling. We can learn from organizations that have recognized the importance of offering these services to this community and the steps they took to implement and ensure that people with disabilities were intentionally included in their financial empowerment initiatives.

In 2019, National Disability Institute (NDI) interviewed 15 organizations with disability-related financial empowerment initiatives. We have summarized the insights gathered through these interviews in a series of four briefs. In our previous two briefs, we described the type of organizations that provide financial empowerment services to people with disabilities, how they identified the needs of this population and highlighted critical decision points in designing an intervention. This third brief describes how organizations implemented their program. We focus on three components:

- **Making the business case:** Often senior leadership or funders ask for the “value proposition” or “business case” for providing financial empowerment services. It is critical to develop a business case specific to your organization that offers clarity and specificity and aligns with the objectives and values of your organization.
- **Training staff:** Staff providing financial empowerment services often receive training in one or more of three areas: 1) general financial coaching strategies and competencies; 2) disability-specific content; and 3) benefits planning and advisement.

Empowered Cities is a landmark initiative to advance financial inclusion and economic opportunity for lower-income people with disabilities. Empowered Cities catalyzes municipal efforts to advance economic opportunity for people with disabilities.

This brief contributes to the third pillar in the 4-step framework NDI uses to support municipal and community leaders as they explore, establish and expand their efforts to include people with disabilities across a spectrum of financial empowerment initiatives.



➔ Visit our website: empoweredcities.com

These materials were supported by Citi Community Development.

- **Partnering with other organizations:** Partnerships allow organizations to use their resources more effectively, build awareness of available services and attract clients.

Another important component of implementation – securing funding – is discussed in the next and final brief in this series.

Implementing a financial empowerment program for people with disabilities has many features in common with implementing such a program for a broader population. This brief focuses on issues that are unique to implementing a program for people with disabilities. For guidance about designing and implementing a financial coaching program in general, we recommend that you refer to [Financial Coaching Program Design Guide](#) by Prosperity Now. This guide covers identifying the participant’s needs, assessing the readiness of the organization, determining the best delivery model, onboarding and training coaches, recruiting participants and measuring progress.



Making the business case

Disability organizations need to make a strong case for offering financial empowerment services within their array of services while non-disability organizations need to identify the importance of intentionally including people with disabilities.

1. Integrating financial empowerment enhances employment outcomes

Integrating financial empowerment can increase employment outcomes for several reasons. First, tying work to financial goals can motivate a client to search for a job and to keep a job in order to reach their financial objectives. Second, some employers use credit reports to screen prospective employees so a weak credit history can be a barrier to employment. Third, job seekers who cannot withstand a financial emergency may have difficulty staying on track with their career goals. Fourth, Social Security beneficiaries may undermine their job search because they fear that work will cause them to lose benefits and leave them financially worse off. Financial counseling or coaching and benefits planning can address these challenges.

[The Connecticut Association of Human Services \(CAHS\)](#) in Hartford, Connecticut collaborated with the Bureau of Rehabilitation Services (BRS) for a quasi-experimental pilot study to determine the feasibility of using a personalized financial capability coaching model with reinforced behavior for BRS clients. The underlying premise was that, by addressing the specific challenges faced by this population in a way that both acknowledges their situation and is supportive, individuals would demonstrate increased

ability to manage their financial situations and proceed on a pathway toward productive lives. The CAHS coaches met with clients regularly to continue to reinforce the connection between financial goals and work. These meetings were critical to address new and ongoing financial issues that may have affected the client's ability to stay on track with their employment goals.

Cares of Washington in Seattle, Washington has a long history of providing job preparation, job placement and job retention services to low-income people, including those with disabilities. They found that job retention was a challenge for some of their clients because they were derailed by transportation issues, housing instability, challenges related to public benefits and financial emergencies. As a result, Cares of Washington developed Connect for Success, a one-on-one coaching service that small- and medium-sized companies can offer as an employee benefit. In marketing the service, the value proposition Cares of Washington highlights is the benefit of increasing retention, reducing turnover costs and increasing productivity.

The value proposition that financial empowerment enhances employment outcomes is supported by multiple studies. In a **study from the Office of Financial Empowerment in New York City**, clients in a workforce development program who received financial counseling had higher job placement rates and earned higher average wages than the comparison group. A **study conducted by the Financial Clinic** found that, when career coaches incorporated financial coaching into their service delivery, low-wage workers worked more hours and increased earnings significantly more than those who received career coaching only.

2. We already serve this population so we should adjust our approach to best meet their needs

People with disabilities make up between 11 and 20 percent of the U.S. population and are more than twice as likely as those without disabilities to live in poverty. As a result, they make up a large portion of low-income populations that are likely to access community-based programs designed to serve low- and moderate-income (LMI) families.

Wayne Metro, in the Detroit, Mich. area, developed a program that included financial coaching to help households at risk of foreclosure, due to tax arrears, develop and adhere to a payment plan. Although people with disabilities were initially not a specific target population, the intake process indicated that a large number of participants were Social Security Administration (SSA) disability beneficiaries (either Social Security Disability Insurance [SSDI] or Supplemental Security Income [SSI]). As a result, Wayne Metro had several staff members trained to learn how to address the complex interaction

of disability and financial challenges. They have since then analyzed the characteristics of their clients in other programs and found that 70 percent of the households in one of their larger programs included at least one family member with a disability. Wayne Metro is now trying to incorporate standard disability training for all new staff as they are onboarded. The goal of this training is to equip new staff to be able to work with people with many different types of disabilities through an in-house train-the-trainer approach.

3. If we figure out how to best serve this population, it will help us serve all other populations more effectively

Developing a program to meet the needs of people with disabilities can have a “curb-cut effect.” Curb cuts were built for wheelchair users to access sidewalks, but they also benefit parents pushing baby strollers, travelers wheeling suitcases and many others. The curb-cut effect, the idea that, “when society creates the circumstances that allow those who have been left behind to participate and contribute fully, everyone wins,” applies to financial coaching and counseling.

Wildwood in the Albany, New York area provides a range of services, including financial education workshops, one-on-one financial coaching and tax preparation for low- to moderate-income individuals and families to reduce poverty and build family economic success. Although the organization targets LMI individuals regardless of their disability status, they found that making their program and materials accessible for people with disabilities had spillover effects for other clients. For example, creating fliers that were less text-heavy made them more readable not only for customers with disabilities, but also for customers with lower levels of education or for whom English is a second language. By using universal design principles, Wildwood moved beyond accessibility accommodations toward a process of designing for human diversity.

In addition, Wildwood found that establishing the practice of tailoring their services to meet individual needs in a culturally competent manner enabled them to seamlessly integrate people with disabilities into their empowerment programs. They consider addressing disability as another type of cultural competence.

4. Moral imperative or “it’s the right thing to do”

Organizations providing financial empowerment services to people with disabilities fall into two broad categories: Disability service providers that have expanded their programming beyond their core services of employment or independent living to include financial empowerment and community-based organizations, and financial empowerment coalitions that have historically addressed the financial empowerment needs of low-income populations and have worked to be more inclusive of people with disabilities.

These types of organizations are described in more detail in the first brief in this series: [**Including People with Disabilities in Financial Empowerment Services: Examples from Community-based Organizations.**](#)

Each type of organization identified a moral imperative to offer financial empowerment services to people with disabilities.

Disability service providers identified the importance of delivering a holistic set of services to meet their mission of enhancing the overall well-being of their clients with disabilities, rather than focusing only on a specific set of services. For example, Cares of Washington identifies financial empowerment as part of their mission to help clients “benefit from increased independence, growing confidence in their abilities to provide and care for themselves, improved quality of life and the opportunity to contribute back to the community in which they live.”

Community-based organizations and financial empowerment coalitions that have chosen to intentionally address the disability community talked about the value they place on “inclusivity” and on their mission to be “responsive to community needs.” Coalitions such as the Florida Prosperity Partnership and the Collaborative of North Carolina recognize that, if they don’t intentionally include people with disabilities, they will be overlooking an important part of their mission to serve the entirety of their community.



Training

Financial counseling and coaching deal with issues around personal finance that may be both technically complex and highly emotional for the client. As a result, most of the programs that we interviewed required staff to be formally trained in at least one of three areas: (1) General financial coaching strategies and competencies; (2) disability-specific content and sensitivities; and/or (3) benefits planning and advisement. This section discusses the content of these three types of trainings and how to access the training.

Organizations tended to combine components of each of the trainings with publicly available financial capability curricula such as Money Smart from the FDIC or Your Money, Your Goals from the Consumer Financial Protection Bureau (CFPB) to design approaches and materials that meet the specific needs of the populations they served. Several noted the importance of using a curriculum that specifically addressed disability or pulled resources from multiple locations to modify their curriculum to include disability-specific topics and adjusting the curriculum so it was appropriate to the client’s reading level and preferred way of learning.

Disability organizations tend to need general financial coaching whereas non-disability organizations are likely to need the disability training. Both types of organizations need benefits training.

General Financial Coaching or Counseling strategies and competencies

The training tends to include financial content around topics such as credit, debt, budgeting and savings coupled with counseling/coaching methods and techniques such as motivational interviewing and understanding financial behavior and habits.

Many of the organizations we spoke with accessed training from organizations that provide training nationally such as: [The Central New Mexico Community College, CNM Ingenuity, Inc., Financial Coach Certification Course](#); [Association for Financial Counseling & Planning Education \(AFCPE\)](#) and [Financial Social Work](#). A full list of training opportunities for financial coaches is available at: <https://fyi.extension.wisc.edu/financialcoaching/trainingopportunities/>.

Several nonprofit agencies such as **Service Source-Delaware** and the **New York City Financial Empowerment Centers** are each part of a larger model or coalition that requires coaches and counselors to participate in specific trainings. For example, the Service Source coach participated in a week-long training offered by the University of Delaware for coaches in the Stand by Me initiative. Counselors in New York City's Financial Empowerment Centers receive training from the City University of New York.

Other organizations chose among these options based on a variety of considerations including convenience (Is the training available online or in-person), affordability, level of detail and whether the training leads to a formal certification. Some organizations provided training internally with experienced coaches training new coaches. No single approach met the needs of all organizations.

Disability-specific content:

Most organizations providing coaching and counseling to people with disabilities have supplemented their general financial coaching and counseling training with disability training that focuses on:

- Disability awareness, etiquette and accessibility in order to debunk myths and stereotypes;
- Identifying disability-related resources in the community;
- Understanding disability-specific savings and loan opportunities such as ABLE accounts and assistive technology loans; and
- Understanding the interaction of financial decisions and access to public benefits (especially disability benefits).

National Disability Institute offers train-the-trainer sessions using its ***Building the Financial Well-Being of Persons with Disabilities curriculum***. NDI experts train local teams on how to use the curriculum, with customized information for each community. Trainers also provide information, strategies and tools to incorporate financial empowerment into an organization's existing programs and community-based learning activities. You can access NDI's suite of Financial Wellness Tools at: <https://www.nationaldisabilityinstitute.org/downloads/>.

Additional trainings offered by NDI include: Disability as a piece of cultural competency; Section 188; Discovery and Discovery Options; Motivational Interviewing; Making the choice to work: Social Security Disability Benefits and Work Incentives.

The Consumer Financial Protection Bureau also provides an easily accessible reference guide for financial capability information linked with disability-specific content: **Your Money Your Goals Companion Guide for People with Disabilities**. Other organizations such as the ADA Centers and Centers for Independent Living offer broad training on disability topics such as accessibility and disability etiquette, but do not tend to address the financial capability topics.

Benefits Planning and Advisement:

The goal of financial coaching and counseling is to increase the client's financial wellness and financial stability. This may mean the client will choose to increase their work effort to meet their budget or saving goals. For the country's **12.5 million adult Social Security's disability (SSI and SSDI) beneficiaries**, the decision to increase their work effort may impact their disability benefits. Benefits Planning and Advisement is designed to provide accurate information to help SSI and SSDI beneficiaries navigate the complexities of various work incentives available through the Social Security Administration so they can make informed choices regarding work and the impact work will have on their disability benefits.

Virginia Commonwealth University and the **Yang-Tang Institute at Cornell University** offer courses leading to certification for benefit practitioners. The certification process includes intensive initial training followed by a rigorous exam and an assessment of the advice given to a client through a practice session.

The disability employment service providers we spoke with saw the value of having at least one staff member who was certified as a benefits planner. However, turnover of certified staff, coupled with the cost and time commitment required for certification, made it difficult to maintain a benefits planner on staff for many organizations. As an alternative, organizations referred clients to SSA-funded Community Work Incentive Coordinators (CWICs). (see '**Partnerships**')



Partnering

Partnerships allow organizations to more effectively use their limited resources. Partnerships between disability organizations and financial empowerment providers facilitate referrals that benefit both. These partnerships can provide financial empowerment providers with a stream of new clients. They can also provide disability organizations the ability to offer a broader range of services that go beyond what can be provided through their internal capacity.

For example, **Real Sense** in Jacksonville, Florida, an initiative of United Way of Northeast Florida, provides volunteer-led financial educational workshops and free tax preparation to families across six Northeast Florida counties. The organization partners with the local **Independent Living Resource Center (ILRC)** which recruits clients and serves as a host site for tax preparation. This partnership allows Real Sense to reach an underserved population. Real Sense leaders felt that working with the local ILRC created trust with these clients and opened the door to providing quality tax preparation services. Because the ILRC has partnerships with a range of other service providers in the area, if a tax client needs additional support, the ILRC can refer them to their network of service providers for financial literacy, saving, building credit, home buying and other financial needs.

The **Arc Broward** in Sunrise Florida provides financial education classes and financial coaching in-house to clients with disabilities in their employment programs. Clients are referred to outside organizations and government agencies for additional services such as debt consolidation or rent and utility assistance. ARC staff developed referral partnerships by networking with a wealth-building coalition and other nonprofit organizations implementing the Centers for Working Families integrated service model. By referring clients to these partners, they are able to help their clients connect with trusted services in order to insure that an individual is not using a predatory vendor.

Partnering with Community Work Incentive Counselors — Organizations that do not have a certified benefits counselor on staff often refer clients to CWICS, who are rigorously trained to provide individual counseling to SSA beneficiaries seeking employment and intensive follow-up services to ensure that they are using the work incentives appropriately. CWICS provide confidential services to people with disabilities who receive Supplemental Security Income and/or Social Security Disability Income. CWICs educate beneficiaries on how employment will affect their public benefits such as SSI, SSDI, Medicare, Medicaid, subsidized housing and food stamps (SNAP). CWICs are funded through the Social Security Administration grant called WIPA, Work Incentives Planning and Assistance. CWICs are not SSA employees. However, they do serve SSI and SSDI beneficiaries, including young adults who are transitioning from school to work.

Conclusion

Implementing a financial coaching or counseling program has many components as described in other publications. However, implementing a program designed to meet the unique needs of people with disabilities differs somewhat in terms of what is involved in identifying the business case, training staff and developing partnerships. Making deliberate decisions to intentionally include people with disabilities around these crucial implementation components is critical to develop a strong program that is well integrated into your organization.



Description of Two Programs

Cares of Washington

For almost 40 years, Cares of Washington has been providing tailored opportunities for people with disabilities and/or those with low incomes to become self-sufficient. The nonprofit organization offers employment services, coupled with financial education and coaching, and helps connect clients to a range of services such as mental health care, childcare, ESL (English as a Second Language) classes and transportation.

Understanding that some of their clients struggled with financial, transportation or housing issues that interfered with them getting to work, staying engaged and remaining productive, in 2014 Cares of Washington established Connect for Success® to offer ongoing one-on-one coaching to help employees overcome whichever challenge they may be facing and build personal resiliency and financial assets.

Under the Connect for Success model, companies, predominantly small- and medium-sized companies, buy the service and offer it to their employees as a workplace benefit. Employees may reach out to the coach directly or the company may refer an employee who needs support. Regardless of the source of referral, once the client is with Connect for Success, the coach provides confidential, person-centered coaching either onsite, offsite, virtually or through phone, text or email. An estimated 70-80 percent of clients initially connect with the coach to address a financial challenge, but this often leads to broader discussions.

The benefit is offered to all employees regardless of disability status. Some of the companies Connect for Success works with have a large percentage of employees with disabilities while others do not. The coaches all have a background in disability, but no distinction is made for disability status. Each case is addressed based on the individualized needs of the clients.

In order to sell the service to employers, Cares of Washington makes the business case that providing coaching will increase retention and reduce the business costs associated with turnover. For many employers, spending money to support employees to be happier, more engaged and more productive represents a culture shift from spending money to replace the employees. In addition to the one-on-one coaching for employees, Connect for Success offers each employer a coach that works with the employer to identify opportunities to reduce turnover. This may include surveying employees, training supervisors and staff or working with the employer's Department of Human Resources.

Connecticut Association of Human Services

The CT Association of Human Services (CAHS) creates pathways from poverty to opportunity and from financial insecurity to capability and success through research, advocacy and direct programming. They provide a range of financial capability services targeted to low-income individuals and families across the state regardless of disability status. These services include financial education, free tax preparation and one-on-one financial coaching provided by trained volunteer coaches.

In response to a request from the state's Bureau of Rehabilitation Services Agency, CAHS developed and implemented a pilot study to determine the feasibility of using a personalized financial capability coaching model for jobseekers and newly employed workers with disabilities who receive employment services and benefits counseling from the vocational rehabilitation (VR) agency. The program employed three financial coaches and served 150 clients over an 18-month period in 2015-2016.

The business case for the program, from the perspectives of both BRS and CAHS, was that by addressing the specific challenges faced by this population in a way that both acknowledges their situation and is supportive, individuals would demonstrate increased ability to manage their financial situations and proceed on a pathway toward employment.

The program was designed to be a combination of curriculum-based interactive financial education and one-on-one coaching. Clients went through a series of steps. First, CAHS administered a needs assessment that established the client's past and current financial situation and implemented other tools to assess the client's readiness to take action and to help them to think about **SMART** do-able goals. Each client then established a set of up to three goals that they would commit to work on during their sessions. Clients were assisted in establishing these goals and coached on the steps needed to achieve them. Coaches recorded the progress toward the goals in a database. Based on a needs assessment, coaches could introduce clients to financial education modules CAHS developed around basic concepts such as debt and banking.

Clients were referred to CAHS from BRS job counselors and benefits counselors. CAHS took steps to strengthen the partnership and orient Benefits Counselors to the content of the Financial Capability Program, establish buy-in and facilitate the referral process. BRS counselors provided input into the content of the curriculum and strategies to target and refer clients. CAHS staff developed scripts to help Benefits Counselors communicate with clients about the program and nudge them to enroll. In addition, CAHS shadowed each Benefits Counselor to provide guidance on their approach to describing the program to clients.

Because of funding constraints, the program was not continued after the pilot period. CAHS conducted a formal analysis of the results. Three findings seemed particularly relevant for other community-based organizations implementing a similar program:

- Ideally benefits counselors and financial coaches would work more closely together. The financial coaches, with their ongoing relationship with the clients, could reinforce concepts multiple times while Benefits Counselors could identify the financial implications of work.
- Clients with disabilities needed not just physical and sensory accommodations, but also cultural and experiential accommodations and staff need to be trained with certain sensibilities and sensitivities.
- The way the project is presented by the gatekeeper, whether it be the job counselor or benefits counselor, influences whether and how the client engages with the program.



Download other Empowered Cities resources at empoweredcities.com



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