

Resource Guide: Financial Inclusion, Disability and Race

1. [***Race, Ethnicity and Disability: The Financial Impact of Systemic Inequality and Intersectionality***](#) (August 2020)

The brief shares a historical context for understanding intersectionality, the financial impacts on BIPOC individuals with disabilities and presents a set of conclusions and recommendations that should involve all of us as individuals, families, organizations, institutions and government. The most financially vulnerable population in America is the group of individuals that live at the intersection of disability, race and ethnicity.

2. [***Financial Inequality: Disability, Race and Poverty in America***](#) (February 2017)

This groundbreaking report explores the prevalence of disability by race, the changing rate of disability by age and race and the impact of race and disability on educational attainment, employment, banking status, health insurance, medical debt and food insecurity.

3. [***Disability, Race and Ethnicity: Factsheets and Infographics***](#)

- The ***Income, Banking, and Credit Inequality Infographic*** provides an overview of the comparisons between households with and without a disability, and Black and Latinx households.
- The ***Income Inequality Factsheet*** points out the income inequalities faced by persons with disabilities.
- The ***Inequality in Bank Account Ownership Factsheet*** calls attention to the number of unbanked households with people with disabilities.
- The ***Inequality in Access to Bank Credit Factsheet*** addresses the unmet need for credit in households with disabilities.

4. [***How to Use Data to Identify the Financial Needs of People with Disabilities in Local Communities***](#)

This guide describes how data can be used to identify the nature and scopes of financial situations for people with disabilities and provides examples of local, state and national level data sources.

5. [***ABLE National Resource Center***](#)

The ABLE National Resource Center (ABLE NRC) is the leading, comprehensive source of objective, independent information about federal- and state-related ABLE programs and activities, including guidance on tax-advantaged ABLE savings accounts.

6. [ABLE BIPOC Outreach Toolkit](#)

This toolkit is intended for agencies, organizations, and community groups to build awareness on ABLE accounts. It was designed in partnership with ABLE NRC's BIPOC Ambassadors to showcase and provide guidance on how 529(A) ABLE savings and investment accounts can benefit eligible members of minority populations while helping them maintain eligibility for critical public benefits.

7. [Financial Resilience Center Outreach Toolkit](#)

This toolkit can help you share information about the Financial Resilience Center with your networks and customers. NDI's Financial Resilience Center (FRC) is an online information hub to help people with disabilities and chronic health conditions build their financial resilience and navigate through difficult times, like the COVID-19 pandemic. Provided at no cost, these resources are designed to increase financial stability and reduce economic stress.

8. [Identifying Disability Partners in Your Community](#)

This guide identifies different organizations that support individuals with different types of disabilities and can help you find disability groups in your area that can assist with designing and implementing financial inclusion programs.

9. [Incorporating Savings Options for People with Disabilities into Financial Empowerment Programs](#)

Financial empowerment programs, including those that provide financial coaching/counseling services, report common indicators that include participants' abilities to increase savings. However, programs may not be familiar with asset limits recipients of public benefits may face and savings options for people with disabilities that allow qualified individuals to save while also maintaining eligibility for public benefit programs.

This guide:

- Details how ABLE accounts can help people with disabilities save money without losing eligibility for federally funded benefits
- Explains opportunities for incorporating ABLE account information into financial empowerment programs, and
- Gives examples of when it is appropriate to incorporate ABLE account information.