

Houston Regional Roundtable

Addressing Financial Stability Challenges at the Intersection of Race, Ethnicity, Poverty and Disability

November 18, 2021

Introduction

Black, Indigenous and People of Color (BIPOC) Americans with disabilities face unique systemic challenges as a result of their intersecting identities. Race and disability are not completely separate sources of disadvantage that parallel each other, but are overlapping identities that are both related to systemic inequality. Widespread recognition of historic and systemic racism has created a moment for deep reflection, in which we have a responsibility to increase our awareness of how BIPOC Americans with disabilities are even more impacted by systemic inequalities.

The current health and financial challenges brought on by the COVID-19 pandemic have further widened the economic disparities of communities of color with disability. The overlay of disability and chronic health conditions heightened the crisis level of people that are the most vulnerable and adversely impacted by the complexities of being low-income, with lack of access to affordable housing, transportation and mainstream financial services.

Systemic injustices lead to economic inequality. In an effort to address this economic inequality, and to strengthen the financial stability and financial resilience of individuals at the intersection of race/ethnicity, disability and poverty, National Disability Institute (NDI) brought together Houston-area community nonprofit, government and various local organizations working on economic and racial equity, with disability and financial inclusion partners in a roundtable format. The goal of this roundtable was to identify and begin work on action plans and concrete steps organizations can jointly take to address some of the barriers to financial stability and financial resilience that contribute to the significant wealth gap faced by BIPOC communities with disability.

Just as an individual's lived experience is greater than the sum of his or her identities, the collective effort of these organizations can be greater and more impactful than what each of them can do on their own. By creating synergies, they can begin to break down the unintentional silos that hold them back at times from envisioning more holistic solutions to the complex economic challenges faced by this most vulnerable community.

The goal of the Roundtable held on November 18, 2021 was twofold: (1) to bring together community nonprofit and other organizations working on economic and racial equity, with disability and financial inclusion partners in the Houston area and (2) to identify and begin work on action plans and concrete steps those organizations could jointly take to address some of the barriers to financial stability and financial resilience that contribute to the significant wealth gap faced by BIPOC communities with disability.

Houston context

NDI and Community Partners work in Houston is timely and salient to race equity and disability inclusion integration. Houston, America's fourth largest city, is thought to be the most diverse city in the country. As a minority-majority city, Houston has been described, as “a city whose stunning growth and high-volume immigration have turned it into the most racially and ethnically diverse major metropolis in the country” (LA Times 2017). While city government portrays Houston as “a dynamic mix of imagination, talent and first-class attractions that makes it a world-class city”. The “Bayou city” also has issues of racial inequity and systemic racism which are unfortunately prevalent in many major cities. Moreover, a recent citywide report (spring 2021) from the biz journal “sheds light on the lack of diversity in senior leadership” in Houston. “In today's global society, the issues of diversity, representation, and inclusion are not static, and staying on the vanguard requires constant re-evaluation of these targets and our progress toward them” (University of Houston) It is important to recognize the legacy that Houston native George Floyd leaves the city around race equity as he died at the hands of police brutality. Also valuable in this equity exploration is disability inclusion assessment. An inclusive city values all employees and workplace settings for their strengths. It offers employees with disabilities — whether visible or invisible — an equal opportunity to succeed, to learn, to be compensated fairly, and to advance.

In NDI's examination of Disability, Poverty and Race in Houston at this convening NDI provided important descriptive data. For example, NDI provided a series of Geographic Information Systems (GIS) maps to help provide a digital method of mapping and analyzing spatial data. This was done because GIS mapping can assist in making community wellbeing data more accessible and easier for community stakeholders to interpret. Finally, NDI provided some general context data that included the following highlights:

- Overall percentage of Houston population with a disability 9.5 percent (vs. 12.7% of total U.S. population)
- Of those individuals 35% are living in poverty
- Percentage of the population that is Black or African American: 515,335 (22%)
- Percentage of the population that is Latino or Hispanic: 1,035,402 (45%)
- Percentage of the population that is Asian American: 156,318 (7%)
- Houston's poverty rate fell to 12.9 percent in 2019 from 14.3 percent in 2018

Registration and Participation Analysis

Of the 39 registrants, 29 attendees participated in the event. Almost half of the registrants were administrators or manager level professionals, followed by equal participation from Case managers or specialists, outreach/volunteer coordinators, financial/workforce coaches, then a small number of consultants and/or board members. The event was attended by individuals of diverse identities including a majority of the participants who identified as black, latine, or other diverse background.

Of those who registered and/or participated the event, 86% of those registered identified serving clients across a broad spectrum of ethnicity – Asian, Black/African American, Caucasian, Hispanic/Latine, Native American and Pacific Islander with the remaining 14% serving subsets of those. Many also noted that their work included serving people with disabilities. Most registrants shared a desire to learn about resources that were specific to the intersection of race, ethnicity, disability and poverty, be connected to new partners and to come together to better serve individuals at the intersection of race and disability to gain financial stability.

Agenda

The full-day agenda provided space to hold meaningful discussions on the following topics:

- Why having this conversation is so crucial across racial equity, disability and financial inclusion.
- A deeper dive of key anti-poverty strategies and the systemic barriers that limit access to communities of color and disability
- Possible solutions and collaborative opportunities that address inequities and systemic barriers
- Moving to shared action: Identify strategies and forging relationships for joint action and collaboration on next steps, in the short and long term.

Opportunities and Strategies

After the stage was set from the discussions of the importance of the conversation and how key anti-poverty strategies and system barriers limit access, the attendees dug deeper into finding opportunities to improve their work together and identified some initial strategies to make that happen.

- **Cross-system training and education:** Professionals across the spectrum, from service providers to teachers to financial institutions, need to be exposed to, and engaged in, conversations on topics that will help to improve their understanding of the complexities that exist when working with people with disabilities. There is a need to be more culturally sensitive and empathic, to alter the conceptual framework and advocate for a better understanding that disability is an interaction between the person and the environment and that people are limited by barriers in society not solely by their disability. These barriers can be physical, programmatic or institutional. Participants highlighted the need to share information, experiences and resources. They also talked about the importance of getting to know each other and the players in this space, the value of building trust among each other as a key way to improve the outcomes for the communities we each serve by providing a more holistic, informed approach.
- **Improved Collaboration:** Bring together groups that serve different populations and communities at risk to integrate different points of emphasis under a common umbrella of seeking socioeconomic equality. It was highlighted that this could be done through a demonstration of unity by launching a collective effort to build holistic solutions to address these issues at the intersection of race, ethnicity, poverty and disability. Coming together in this intentional way through a continuum of service and creating a “locked arm” approach would provide meaningful opportunities to progress the work around financial resilience and empowerment for black, indigenous, Latine and a diverse population of people of color with disabilities in their Houston.
- **Enhanced Referral Network:** Adults and youth of color with a disability have difficulty connecting to services and resources. Having the knowledge to know what questions to ask, how to be their own advocate and knowing what services and resources are available to them and how to navigate them is crucial. Even if the knowledge exists, by the time the individual gets their basic needs met, they're exhausted because they have been running complex and ever-changing system. The systems need to be simpler, easier to access and not as siloed. No one agency can do it all and by learning more about what resources and services others are providing, agencies can be strengthened and more focused on

achieving their missions. In addition, many agencies are providing similar services, often with different and/or contradicting requirements to either qualify for services or to continue services, but we have an advantage here based upon the subject of intersectionality.

Insights/Lessons Learned

The roundtable also provided some “aha” moments that informed the conversations and sparked ideas:

- Disability means something different for each group/population – intersectionality and how having multiple identities exacerbates the challenges. We need to better understand the cultural context of disability across different racial and ethnic communities and be aware that anyone can join the disability community at any time.
- Not all disabilities are obvious and not all people with a disability want to be identified as such. We need to better understand how people see themselves, how they want to be represented in their communities, in the financial inclusion space, in the visual arts space, etc. and how to support that. Even the language or the wording being used can create barriers that may led to service providers requiring more time to build trust to reach communities and gain their attention.
- We are three generations into Social Security Administration’s Supplemental Security Income program – those in it, especially those who have had parents or grandparents in SSI, may have never seen another way. This is an example of generational poverty as a barrier. We need to help people understand that poverty does not have to last forever.

Locked in a House of Benefits

“Most people come to us in poverty. And many people have built what we call the house of benefits and they’re locked inside of it and they can’t get out. They may have housing assistance, food stamps, temporary assistance for needy families, energy assistance. They may have disability benefits from Social Security. And when you build a house

Challenges/Barriers to Financial Stability

There was also space to share experiences related to some of the barriers to financial stability and financial resilience that contribute to the significant wealth gap faced by BIPOC communities with disability. Throughout the day, three themes surfaced: Lack of Trust, Knowledge v. Misinformation and Limited Access to Services and Resources.

- **Lack of Trust:** For trust to be established there needs to be a greater understanding that people may be hesitant to reveal their financial situation or may not be open or honest about their challenges and that you, as a service provider, may need to ask for help in understanding and not jump right in and offer to fix the problem/issue. People with disabilities are expected to work with and depend upon people who don't look like them or have the same experiences to move ahead. Learning to share your own stories and experiences will help build trust. We also need to remember that conversations involving money are intimate. You need to allow ample time to hold these meaningful conversations and know that earning a person's trust might take years. There is also a high turn-over rate of service providers which results in a challenges to build trust.
- **Knowledge v. Misinformation:** Knowledge, information and misinformation comes from many sources including family, friends and providers. Everyone needs to understand more about credit, the impact of debt, navigating resources and where supports and resources can be found. It is important to meet people where they are and understand how they feel. Everyone's experiences are different and must be acknowledged and we must stop making assumptions. Examples of this include: complex rules to participate in social service programs, lack of knowledge around programs like ABLE, lack of access to financial education, and low expectations of an individual's ability to make financial decisions.
- **Limited Access to Services and Resources:** Limits to accessing services and resources takes many forms. When looking at it from the perspective of an individual with a disability, getting on benefits is complicated and exhausting and once there, that individual may be afraid of losing what they have or too frustrated to go after anything additional. Transportation, accommodations and technology can also limit access. How and where clients access services can be challenging – from the amount of time it takes to get there, where they have to go once they get there, and the methods employed to submit an application – all contribute to accessibility.

Next Steps – Moving Toward Shared Action

As the day drew to a close, the overwhelming response from the group was the desire to continue the conversation and become a support network for each other, learning more about available resources, what other resources are needed in the community, finding new ways to partner and how they can better collaborate to not only ensure better services to clients but also greater success for the agencies involved. This group would need to come to consensus around their end goal but short-term and long-term steps were identified:

- Expand on the group to include State representatives and other advocates
 - Capture commitments and what each can bring to the table
- Develop a cross-system training and education series
 - Who convenes?
 - Curriculum
 - How your agency can be more inclusive
 - Presenters (local and national)
- Create a referral network
 - Develop a resource map
 - Clear up the access pathway
 - Learn who is doing what
 - Update existing resource guides
 - Make available in different formats
 - Utilize 311 and 211 systems
 - Demonstrate unity via social media
- Offer an annual Funders Education Series
 - Help to better align funding opportunities to the needs of the community
- Develop a survey to gather information from the disability community to align efforts with needs and inform funders
 - How are people getting their information?
- Explore funding opportunities to deepen this work including

Resources shared during the Roundtable discussions:

- National Disability Institute – Financial Resilience Center
- National Disability Institute – Information on Resource Mapping
- NDI's #ResilientPwD campaign
- ABLE National Resource Center
- Texas ABLE
- Aging and Disabilities Resource Center (No Wrong Door)
- Prosperity NOW
- Race – The Power of an Illusion
- Understanding Houston
- United Way of Greater Houston
- Texas Transition Guide
- Easterseals Greater Houston – Respite Care Services
- Chase CEO – Jamie Dimon article
- Texas 211
- Houston 311
- CDC Trauma-Informed Approach
- ODPHP - Social Determinants of Health
- Houston Complete Communities/Financial Empowerment Center