

Detroit Regional Roundtable

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

January 25, January 27, and February 2, 2022

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 for people that are the most vulnerable and adversely impacted by the complexities of being low-income with a 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 Detroit-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.

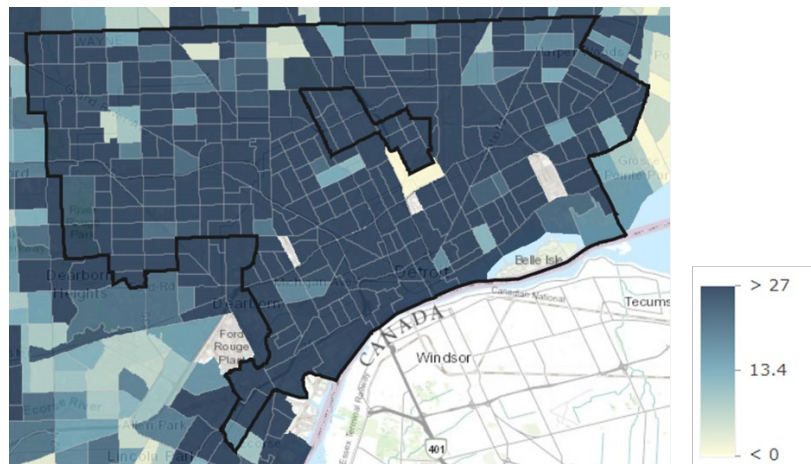
Just as an individual's lived experience is greater than the sum of his or her identities, the collective effort of these organizations can be greater and more impactful than what each of them can do on their own. By creating synergies, they can begin to break down the unintentional silos that can hold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

The goal of the three-day Roundtable discussion held on January 25, January 27 and February 1, 2022, was twofold: (1) to bring together community nonprofit and other organizations working on economic and racial equity and disability and financial inclusion partners in the Detroit 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.

Detroit Context

In the examination of Disability, Poverty and Race in Detroit, NDI shared important descriptive data for this convening. For example, NDI produced a series of Geographic Information Systems (GIS) maps to help provide a digital method of mapping and analyzing spatial data in an effort to make community well-being data more accessible and easier for community stakeholders to interpret. When using GIS mapping, NDI was able to demonstrate that Detroit has a significant challenge in that those living in poverty with disabilities span the entire city and exist in every community, not just in specific areas, and that the true picture is even graver due to under-reporting. Therefore, as we began to discuss the action steps needed to move this work forward, everyone agreed that the approach needs to be city-wide and must include the gathering of data from different communities such as LGBTQI+, refugees and other immigrant groups to better understand the full scope of the disability population in Detroit.

Percentage of the Population with Disabilities that Lives in Poverty by Census Tract in Detroit



For each census tract in Detroit, the shading of blue signifies the percentage of the population with disabilities lives in poverty. In the areas shaded the darkest, over 27 percent of the population with disabilities lives in poverty.

Source: Data from U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, Table C18130. Maps created using [ARCGIS Online](#) by ESRI.

In addition, NDI provided some general context data that included the following highlights:

- Overall percentage of Detroit population with a disability: 17.7 percent (vs. 12.7 percent of total U.S. population)
- Of those individuals, 38.3 percent are living in poverty
- Percentage of the population that is Black or African American: 524,735 (78.4 percent)
- Percentage of the population that is Latino/x or Hispanic: 51,582 (7.7 percent)
- Percentage of the population that is Asian American: 11,277 (1.7 percent)
- Detroit's poverty rate fell to 35 percent in 2019 from 36.4 percent in 2018

Registration and Participation Analysis

Of the 64 registrants, 30 attendees participated in the event. Of those that participated in the sessions, over 70 percent were administrators or management-level professionals. 10 Percent of those in attendance were coordinators/specialists. The remaining being an educator and a commission board member. The sessions were attended by individuals of diverse identities, including a majority of the participants who identified as Black, Latino/x, or as from other diverse backgrounds.

Of those who participated in the event, 67 percent identified as serving clients across a broad spectrum of ethnicity – Asian, Black/African American, Caucasian, Hispanic/Latino/x, Native American and Pacific Islander.

When asked during the registration process to describe the areas of engagement for their organization, the majority indicated that they engaged with community-based organizations and/or government/municipalities, particularly around disability rights, race equity and financial empowerment services, such as financial education, coaching and counseling.

Most registrants shared a desire to learn about resources that were specific to the intersection of race, ethnicity, disability and poverty, to be connected to new partners and to come together to bridge the gap and better serve individuals at the intersection of race and disability to gain financial stability.

Agenda

The convening in Detroit occurred over three days in separate, two-hour sessions, providing space in between to process the information and then come back 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: Identifying strategies and forging relationships for joint action and collaboration on next steps, both in the short and long term.

Opportunities and Strategies

After the stage was set from discussions on the importance of the conversation and to identify some of the systemic challenges in accessing resources as well as key anti-poverty strategies that can strengthen the financial stability of BIPOC communities with disability, attendees dug deeper into finding opportunities to improve their work together and identified some initial strategies to make that happen.

- **Work in Collaboration to Improve the System:** Since those we want to serve are living in poverty with disabilities, span the entire city and exist in every community, one of the first opportunities discussed was to determine where services are being accessed and where more services are needed. There is an opportunity to create a better system for people with disabilities to access the services for which they qualify. Developing a resource map and determining efficient pathways for accessing could help address limitations in funding through better utilization. Find ways to engage the local housing and transportation authorities in these conversations to share findings and learn what they are doing to address the needs of communities of color and individuals with disabilities. These resources can be shared with all agencies working in spaces of financial well-being, disability services, immigrant and refugee communities, city departments and community-based

organizations, and can also be used to create a database similar to Detroit BizGrid that could then be available to individuals looking for specific services and information.

- **Normalize Disability as an Identity:** Participants discussed the need to recognize that disability emerges in every community and that there is an opportunity to normalize disability as an identity. By adding a disability-related question to the intake process, they can work to identify who is missing from the equation and help ensure that the right services and resources are being provided. It is also important to consider who is delivering the message. When an organization shows that they have people on staff that look like those they are trying to reach, then trust can be built, and people will be more open to the message. This could be done by using peer mentors as specialized disability and community resource navigators.
- **Train, Educate and Inform:** The group also discussed opportunities to improve the system through training, education and information. Expand accessibility by sharing the data with frontline staff and training them to be mindful of the needs of those with disabilities and the resources and tools available. Giving them the knowledge and confidence to ask the right questions will help to normalize disability and reduce stigma.

Insights/Lessons Learned

There were moments over the three sessions where new information was shared or shared in a new way, sparking a desire from the group to keep the conversation going.

- People with disabilities are beginning to politicize themselves as a collective group, coming together with a shared identity. It's a community-forming experience.
- Work to create true community at a local- and state-advocacy level, making sure that individuals involved in serving the community can relate to experiences that people in that community go through. Create a pathway for individuals in the community to work in financial institution, work with grassroots organizations, etc.
- Make a concerted effort to ensure that people with disabilities are represented in the different City Boards, leverage insights from work being done by other Mayor's Offices for People with Disabilities.
- Working together, we can leverage and increase outreach and knowledge of innovative products and programs, such as the Property Tax Credit Exemption, matched savings programs, and MiABLE.
- Recognizing the crucial role of using Peer Mentors: hearing of programs from a person that looks like them can make a big difference. Peers can connect the individual to the right programs and help them understand how to make it work for them moving forward.

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 sessions, three topics continually came up – **Barriers to Housing**, **Lack of Transportation** and **Misinformation**.

- **Barriers to Housing:** Michigan is one of several states left in the U.S. where one can be fired or denied housing based on their LGBTQ status. Coupling that with having a disability where it is already a challenge to find accessible and affordable housing creates an additional barrier and another reason to hide an identity. In addition, the fair housing law requires 5 percent of housing to be affordable, but that doesn't even begin to address the need in Detroit, with 35 percent of its population living in poverty and over 17 percent having a disability. Displacement also plays a role with families losing generational homes due to higher property taxes.
- **Lack of Transportation:** Due to the lack of good transportation in the city and how this impacts an individual's ability to get a job, access care and needed services, the focus should be that transportation enables people to get to work and to think about transportation as part of disability-inclusive solutions.
- **Misinformation:** Misinformation occurs with those who are in need and those who are working to provide assistance and support. Funders assume that social safety net programs cover more than they do. In reality, there are things that are not covered. There needs to be advocacy around raising awareness of the needs of people with disabilities. Funding can't be directed properly without awareness. Also, there is inherent distrust of the government. For example, those eligible do not trust or understand how MiABLE can help them build financial stability and could provide a place to deposit stimulus payments without the loss of benefits.

Next Steps – Moving Toward Shared Action

Another thread throughout the three sessions was the overwhelming desire to continue the conversation and create support network; learning more about available resources, what other resources are needed in the community, finding new ways to partner and better ways to collaborate to not only ensure better service to clients, but also greater success for the agencies involved. As a group, we still need to come to find consensus around the end goal, but initial short-term and long-term steps identified included:

- Follow up with each other to keep the conversation going and identify ways to collaborate:
 - a. Look for opportunities to work together to raise awareness about MiABLE accounts, which are currently at a 2 percent utilization rate. Train ABLE ambassadors to help bridge the gap and increase the messaging.
 - b. Explore ways that Benefits Navigators can be shared positions between organizations.
 - c. Consider where there are underutilized services that could be championed and leveraged to benefit the communities we want to reach, such as the resource phone line led by Detroit Integrated Health Network.
 - d. Join forces with the Office of Disability Affairs under CREO (Civil Rights Equal Opportunity) in creating working groups to ensure that people with intersectional identities can be better served. Highlight where successful collaborations are already happening.
 - e. Apply for shared funding to continue collaboration through United Way, Kresge Foundation and other opportunities.
 - f. Continue encouraging language of more universal design to focus on more housing units, as well as to include more features to accommodate people within the disability community (larger doors, an accessible bath, etc.).

Resources shared during the Roundtable discussions:

- **NDI's report on extra cost of having a disability**
- **MiABLE**
- **Disability Network of Wayne County/Detroit**
- **Wayne Metro Community Action Agency**
- **Michigan Disability Rights Coalition**
- **The Color of Autism Foundation**
- **Detroit Financial Empowerment Center**
- **Detroit Wayne Integrated Health Network**
- **Detroit Office of Disability Affairs**
- **United Cerebral Palsy of Metropolitan Detroit**
- **Detroit BizGrid**
- **NYC's Dollar Van "transportation for the people, by the people"**