



Pittsburgh Regional Roundtable

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

Black, Indigenous and People of Color (BIPOC) Americans with disabilities face unique systemic challenges as a result of their intersecting identities. Race, ethnicity 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. 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 Pittsburgh-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 create an ecosystem of collaboration between three key stakeholder groups, organizations serving individuals with a disability, organizations offering financial empowerment services and organizations serving communities of color.

Purpose

Services are most effective when all aspects of the individual are considered. Many times, organizations focus on serving one aspect of an individual such as addressing their disability needs or their financial counseling needs. But just as an individual's lived experience is greater than the sum of his or her identities, the effectiveness of the services offered can be greater when they are informed by the overlapping challenges individuals face at the intersection of race, ethnicity, poverty and disability.

By creating synergies between the work these three key stakeholders do, we can begin to break down the unintentional silos that hold us back at times from envisioning more holistic solutions to the complex economic challenges faced by this most vulnerable community.

The goal of the Roundtable over two days – February 23 and February 24, 2022 - 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 Pittsburgh 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.

National Context

Using data from NDI's report [*Financial Inequality: Disability, Race and Poverty in America*](#), the income inequalities experienced nationally by persons with disabilities, especially those at the intersection of race and disability is clear.

Annual income

- A higher percentage have annual incomes of less than \$15,000:
 - 45.2% of Black households with a disability
 - 33.3% of Latinx households with a disability

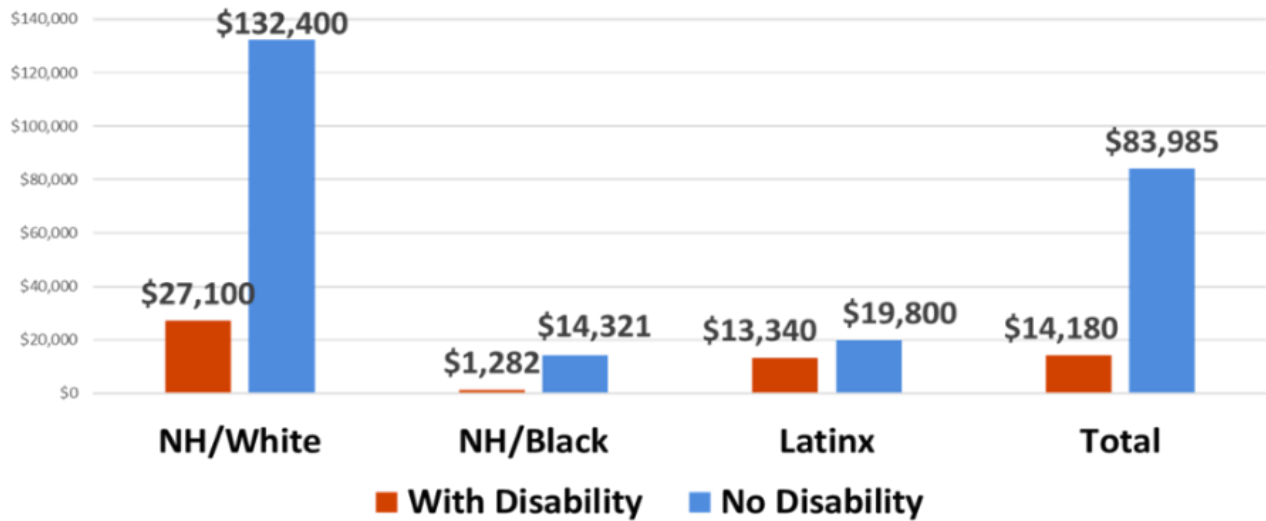
Housing costs and lack of savings for unexpected expenses

- More than 50% of Black and Latinx households with a disability spend more than 30% of their income on housing costs.
- Less than 30% of Black and Latinx households with a disability saved for unexpected expenses.

Net worth

Across all racial/ethnic groups, households with a disabled working-age householder have lower net worth, compared to households without disability (\$14,180 versus \$83,985).

Households with members who are Black and disabled have the lowest net worth (\$1,282). Next lowest are households with householders who are Latinx (\$13,340). The graph below shows the level of disparity.

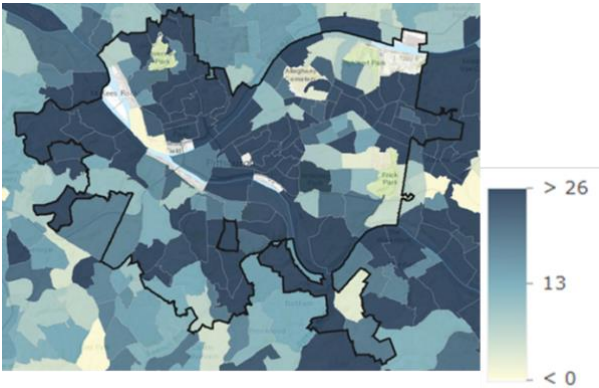


Source: [NDI report: Race, Ethnicity, and Disability \(2020\)](#).

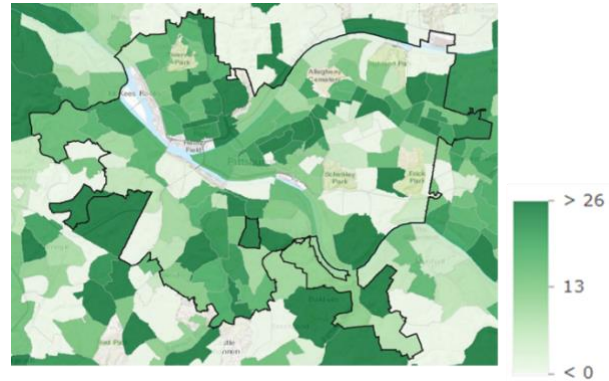
Pittsburgh context

In NDI's examination of Disability, Poverty and Race in Pittsburgh at this convening NDI provided important descriptive data. This included a series of Geographic Information Systems (GIS) maps to help provide a digital method of mapping and analyzing spatial data. GIS mapping can assist in making community wellbeing data more accessible and easier for community stakeholders to interpret.

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



Percentage of the Black Population that has Disabilities by Census Tract in Pittsburgh



Source: Data from U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates, Table C18130. Maps created using ARCGIS Online by ESRI: <http://www.arcgis.com>

Above are two maps of Pittsburgh shared during the Roundtable and show geographical units called census tracts, each tract with shading. In the first map on the left in blue, the darker the shading, the higher the percentage of the population with disability that lives in poverty. Within city limits, there are large areas of darkest shading (over 26% in poverty) in the Northwest, most of the center area from North to South, and in the Northeast. There is lighter shading (13% or less in poverty) in the center to West areas, to the East, and the far Northeast.

In the second map on the right, the darker the green shading, the higher percentage of Black population with disabilities. Within city limits, the darkest shading (over 26%) is found in a stripe from North to South through the center of the city, with more dark tracts in the Northeast and the far Southeast. Lighter tracts stretch from very center to West, with a large area to the Center East and far Northeast with little to no shading (0%).

Additional maps for the Latinx, Asian populations with disabilities are located in the Appendix under Additional GIS Maps.

NDI also provided some general context data that included the following highlights:

- Overall percentage of Pittsburgh population with a disability 10% (vs. 12.7% of total U.S. population)
- Percentage of the population that is Black or African American: 69,050 (23%)
- Percentage of the population that is Latino or Hispanic: 11,620 (3.2%)
- Percentage of the population that is Asian American: 19,836 (5.8%)
- Pittsburgh's poverty rate in 2019: 20.5%

Registration and Participation Analysis

Of the 28 registrants, 25 attendees participated in the event. Nearly two-thirds (64%) of the registrants were administrators or manager level professionals, 20% were associated with financial institutions or their regulators, with the remaining identifying as Outreach Specialist and Financial Advisor. The event was attended by individuals of diverse identities with 52% identifying as Black, Latinx or Asian and 48% identifying as Caucasian.

Of those who registered and/or participated the event, 71% identified serving clients across a broad spectrum of ethnicity – Asian, Black/African American, Caucasian, Hispanic/Latinx, Native American and Pacific Islander with the remaining 29% serving subsets of those.

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, particularly around financial empowerment services such as counseling, coaching and financial education. Many were already involved in Race Equity work and serving communities of color while just a few were involved in Disability Rights efforts.

Agenda

The virtual convening in Pittsburgh occurred over two consecutive days, providing 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.

- **Put the Data to Work:** The maps that were shared supported what everyone already knew, that there are large areas of disability and poverty across Pittsburgh. But what does not exist is a comprehensive assessment of accessibility or an understanding of where the services and resources are, or if they are in the right areas. For example, a person's sense of place, or where they live, should include access to affordable housing. It should also include access to transportation and access to employment. To further make the point, it was shared by a participant that those making less than \$15,000 per year were the greatest users of public transportation and that commute times were the #1 indicator of whether or not a household could come out of poverty. Another way to look at this is that good commute times increase upward mobility. These two facts emphasize the importance of having effective transportation and how close you live to amenable employment.

- **Improve Collaboration:** The city of Pittsburgh has a new administration focused on innovative ways to increase the number of housing units. By inviting them to the table there is an opportunity to also incorporate ways to increase income, improve transportation and discuss innovative ways to increase employment opportunities such as entrepreneurship in addition to making all of that more accessible and inclusive. By bringing others to the table that are focused on financial well-being and improving accessibility, we can learn from each other and begin to find ways to better partner and combine resources – expanding our scale from “saving a few to saving a thousand” and reducing the complexity of working in a system that doesn’t work together.
- **Increase Awareness:** The planning of programs and services needs to include the voices of those who will be using them. We can all benefit by listening to the voices of those with the greatest need and that an investment in this one group will benefit the larger population as well – the Curb-Cut Effect. Historically, the decision-makers have not looked like those needing the services, often basing those decisions on deep-rooted stereotypes. There is a need to recognize that disability emerges in every community and that trust can be built by those delivering the message and contributing to the conversation.

Insights/Lessons Learned

There were moments during the two days of conversation that provided some food for thought and a foundation for continued discussion:

- Planning, at all levels, needs to include those who are being planned for. When we invite those with multiple identities to the table, we will begin the work of better understanding the cultural context of disability across the different racial and ethnic communities. By being intentional, we can create space for people with disabilities, not view them as a separate community or an after-thought.
- It’s time to come together. There are different organizations and people working on different aspects of the same problem. By using our

collective voice, we can live up to our potential and remove the barriers that exists which excludes large groups of people from fully participating in the economy.

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.

- **Lack of Knowledge and Trust:** People with disabilities and minorities start from a position of disadvantage. It is important to meet people where they are and understand how they feel. Everyone's experiences are different and must be acknowledged. Many are stymied by complex rules and expectations associated with social service programs. Others don't understand that programs like PA ABLE can help break the cycle of poverty and empower individuals to make more of their own financial decisions. By working together, we can better understand the issues and build trust.
- **Limited Access to Services and Resources:** Limits to accessing services and resources takes many forms. One theme that kept surfacing during the conversation is the lack of funding resources, not only for organizations but for individuals. From the big picture perspective, the Community Reinvestment Act encourages financial institutions to help meet the credit needs of communities where they do business, including low- and moderate-income neighborhoods. However, this is based on income – not race or disability – and contributes to those populations being excluded from the financial mainstream. Regulators are currently working to modernize the Act, presenting a perfect opportunity to incorporate the inclusion of the disability community. Closer to the ground, financial institutions need to do a better job of partnering with organizations to better serve people of color and those with a disability – assisting with accessibility modifications, access to technology or internet, and low or no interest loans are just some of the areas improvements are needed.

Key Remarks from Participants

Charles Howell, *Director of Workforce Development and Financial Coaching, Mon Valley Initiative*

- “ As we collectively consider ‘How do we build an equity workforce?’, ‘How do we help the disenfranchised and disinherited build strong financial foundations?’, we have to consider the ground we expect them to build that foundation on. We do our work in a system that works exactly like it's supposed to. So we have to be willing to tell the truth. Nobody wants to work in an environment where they're not valued. Wages matter, benefits matter, employers who see their employees as whole people matters. When an individual can't get to work because the bus is too expensive, that's a problem. When employees can't get to work because their children are sick or going to school from home and child care is too expensive, that's a problem. When an individual capital get a job because he or she has a background no matter how old it is, there's a problem. Especially when employers keep saying they need employees.
- “ As we turn back to our respective silos to do the work of the day remember that your work is not in isolation. Somebody is depending on you to give them your best so they can reach theirs. We have to be willing to public back on the encroachment of evil and self-righteous animosity around us, push back by not being a voice to the voiceless but for the voiceless. So, whatever table you get to sit at that's the right table for you to push for better not just for yourself or your organization, your best self is possible when you're working for somebody else's best self too and maybe a better community, better network and better nation is possible when there's more of us engage in the work of better for all of us.
- “ In the richest nation in the world many of the individuals I've gotten to work with are people who are striving to maintain a sense of self-worth and dignity and value in an environment that's neglected them, under educated them, incarcerated them or simply forgot about them. For most of those people it's because their skin color, zip code, {or} family.

Tammy Thompson, *Executive Director, Catapult Greater Pittsburgh*

- “ I think when we think about the challenges of poverty in the City of Pittsburgh it's a vast issue. It's impacting multiple spaces, multiple sectors, lots and lots of issues and because as an organization we have been really intentional about focusing on economic justice and creating very intentional opportunities for primarily black families in the city to overcome some of these very dismal statistics that have been recently coming out and have just really illuminate the importance and impact of the work we do just to get another layer of how dismal it is.
- “ To realize that black women in particular could move anywhere else in this country and anywhere, any other City of comparable size and be doing better than we are here, was probably the saddest thing I had heard in a very long time. It was very sad. But it also energized me. It energized me to know that the work we're doing, it affirms the work that we're trying to do and the work we have been doing and the work we will continue to do. But talking about it, um, on a regular basis and consistently trying to find solutions around some of the worst statistics are so important.
- “ I'm thinking about the intersection of race and ethnicity and poverty and disability is important because again a lot of us get tunnel vision... A lot of the folks who are coming to us looking for assistance wanting to be part of our programming may be disabled... They may be physically disabled, they may be mentally or emotionally disabled. And we know that it is much harder for folks to find safe, secure, accessible rental housing and it is also less likely that they will become home owners because of limits on income.
- “ Housing insecurity did not start with COVID. It's been going on for a lot of our city, and a lot of our communities, way before COVID. And COVID, really, I think just illuminated and magnified the extent of the crisis we are facing when it comes to affordability and safety and stabilized housing and then add disability to it. The number of available units for disabled folks who need to rent is just not cutting it.
- “ 50 percent of Americans in this country 50 percent across the Board of Americans do not have \$400 saved for an emergency.

Carl Redwood, *Project Director, Pittsburgh Black Worker Center*

- “ Biggest challenge is the day to day work and the reality that the need is so much greater than we could possibly accomplish. Helping people in the current system and thinking about how to change and create a new system. Get lost in being able to see the big picture – no way to wrestle with the magnitude of need around us. How do you prioritize need and target efforts to those that need it the most? Concern about pitting groups against each other.
- “ There are two different conversations being had – delivering people to resources and delivering people to the bank. People do not have money to meet their needs.

Next Steps – Moving Toward Shared Action

Throughout the two sessions, participants regularly expressed their appreciation for the passion exhibited and the experiences and knowledge shared. Many expressed a 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:

- Working collectively to better utilize limited resources
- Developing new ways to partner, new ways to collaborate and finding ways to support each other
- Increasing utilization of PA ABLE and explore utilizing ambassadors
- Explore opportunities to better connect people with disabilities to Bank On and the Financial Empowerment Center
- Continuing to educate and raise awareness
- Working on intentionality to increase accessibility and create economic opportunities
- Utilize churches and community centers to help build trust
- Tap on the strong leaders already in place
- Explore funding opportunities and grant collaborations
- Convene experts from surrounding counties to learn from and share

Appendix

Resources shared during the Roundtable discussions:

- [NDI's report on extra cost of having a disability](#)
- [National Disability Institute - Financial Resilience Center](#)
- [National Disability Institute - Information on Resource Mapping](#)
- [NDI's #ResilientPWD Campaign](#)
- [ABLE National Resource Center](#)
- [United Way of Southwestern Pennsylvania](#)
- [Neighborhood Allies](#)
- [FISA Foundation](#)
- [Federal Reserve Bank of Cleveland](#)
- [Autism Urban Connections](#)
- [PA ABLE](#)
- [Catapult Greater Pittsburgh](#)
- [Mon Valley Initiative](#)
- [Pittsburghers for Public Transit](#)
- [Pittsburgh Hispanic Development Corporation](#)
- [Pittsburgh Financial Empowerment Center](#)
- [Oakbridge Advisor Group](#)
- **Christine Brookins Monthly Resource Series**
 - [Register for Events](#)
 - [View Connecting Our Community Recordings](#)
- [Just Harvest](#)
- [Jasmine Nyree Center](#)
- [100 Day Transit Platform](#)
- [Gender Equity Commission PGH Report](#)
- ["Mobility for Who?" Report](#)
- **Financial Inclusion Working Group - to join, send email to:**
Sarah@NeighborhoodAllies.org
- [CDC Trauma-Informed Approach](#)
- [ODPHP - Social Determinants of Health](#)
- [University of New Hampshire - Institute on Disability/UCED](#)
- [Pennsylvania Assistive Technology Foundation](#)
- [Bank On Greater Pittsburgh](#)
- [PeoplesHub](#)

Additional GIS Maps Disability and Poverty by Populations:

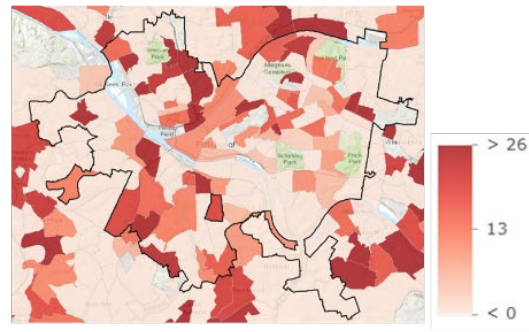
Exhibit A: Disability, Poverty and the Latinx Population:

Pittsburgh: Disability, Poverty and the Latinx Population

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



Percentage of the Latinx Population that has Disabilities, by Census Tract in Pittsburgh



Source: Data from U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates

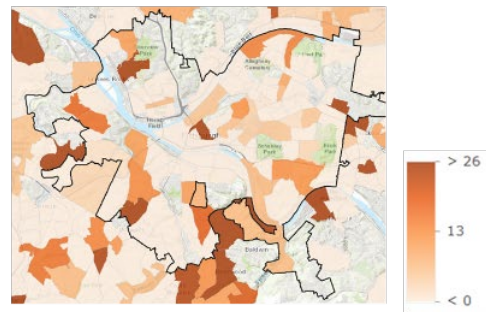
Exhibit B: Disability, Poverty and the Asian Population:

Pittsburgh: Disability, Poverty and the Asian Population

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



Percentage of the Asian Population that has Disabilities, by Census Tract in Pittsburgh



Source: Data from U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates

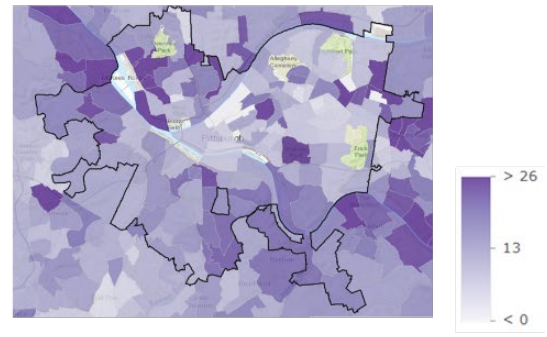
Exhibit C: Disability, Poverty and the White Population:

Pittsburgh: Disability, Poverty and the White Population

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



Percentage of the White Population that has Disabilities, by Census Tract in Pittsburgh

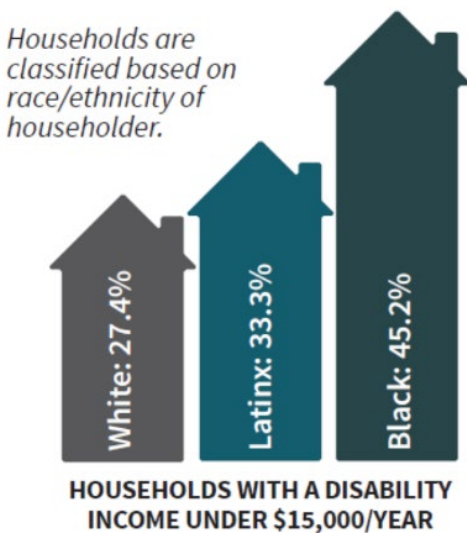


Source: Data from U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates

National Context:

Annual income

A higher percentage of Black and Latinx Households with a disability have an annual income of less than \$15,000



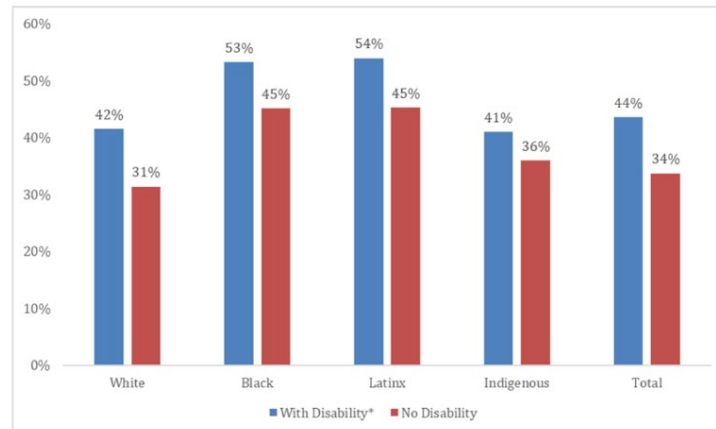
- 45.2% of Black households **with** a disability compared to 13% of Black households **without** a disability
- 33.3% of Latinx households **with** a disability compared to 9% of Latinx households **without** a disability
- 27.4% of White households **with** a disability compared to 3.6% of White households **without** a disability

Data Source: NDI's analysis of the 2019 FDIC Survey of Household Use of Banking and Financial Services

Housing Costs and Lack of Savings for Unexpected Expenses

Financial Fragility: Housing

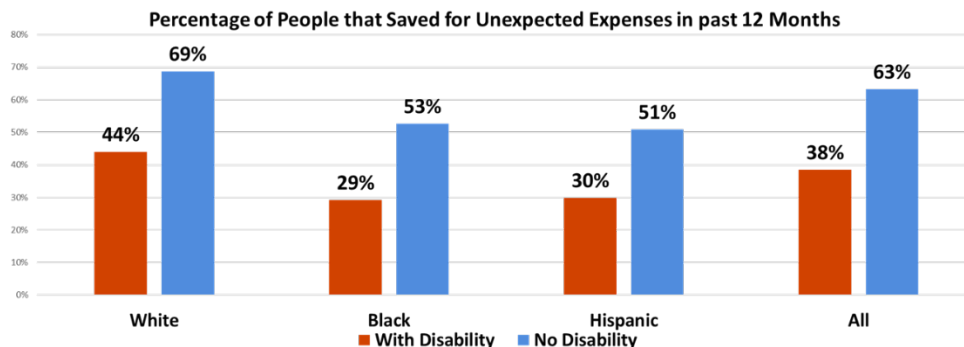
The map below depicts the percentage of households with and without a disability who spend more than 30% of their income on housing costs. White: 42 percent, Indigenous: 44 percent, Latino: 54 percent, and Black: 53 percent.



Source: American Housing Survey (AHS), U.S. Census Bureau: Housing Costs: [American Housing Survey Custom Table Creator](#)

Lack of Savings

Across all racial/ethnic groups, a lower percentage of people with disabilities saved for unexpected expenses, compared to people without disability. A lower percentage of people with disabilities who are also Black and Hispanic saved for unexpected expenses, compared to those who have disabilities and are White.



Source: Goodman, N. and Morris, M. (2019) Banking Status and Financial Behaviors of Adults with Disabilities. National Disability Institute.