



# STRENGTH IN STORIES:

BUILDING FINANCIAL RESILIENCE

THROUGH LIVED EXPERIENCE

[NationalDisabilityInstitute.org](https://NationalDisabilityInstitute.org)

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# TODAY'S PRESENTERS



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# AGENDA

- [illegible]



# NDI OVERVIEW

## Who We Are:

The first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities for the past 20 years.

## Our Mission:

We collaborate and innovate to build a better financial future for people with disabilities and their families.

[NationalDisabilityInstitute.org](https://NationalDisabilityInstitute.org)





National Disability Institute's

# AREAS OF FOCUS



Research



Policy



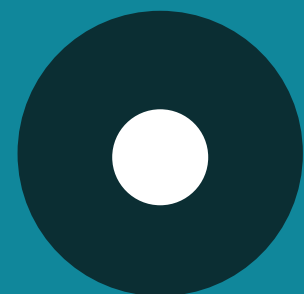
Demonstrations  
& Pilots



Employment



Financial Inclusion

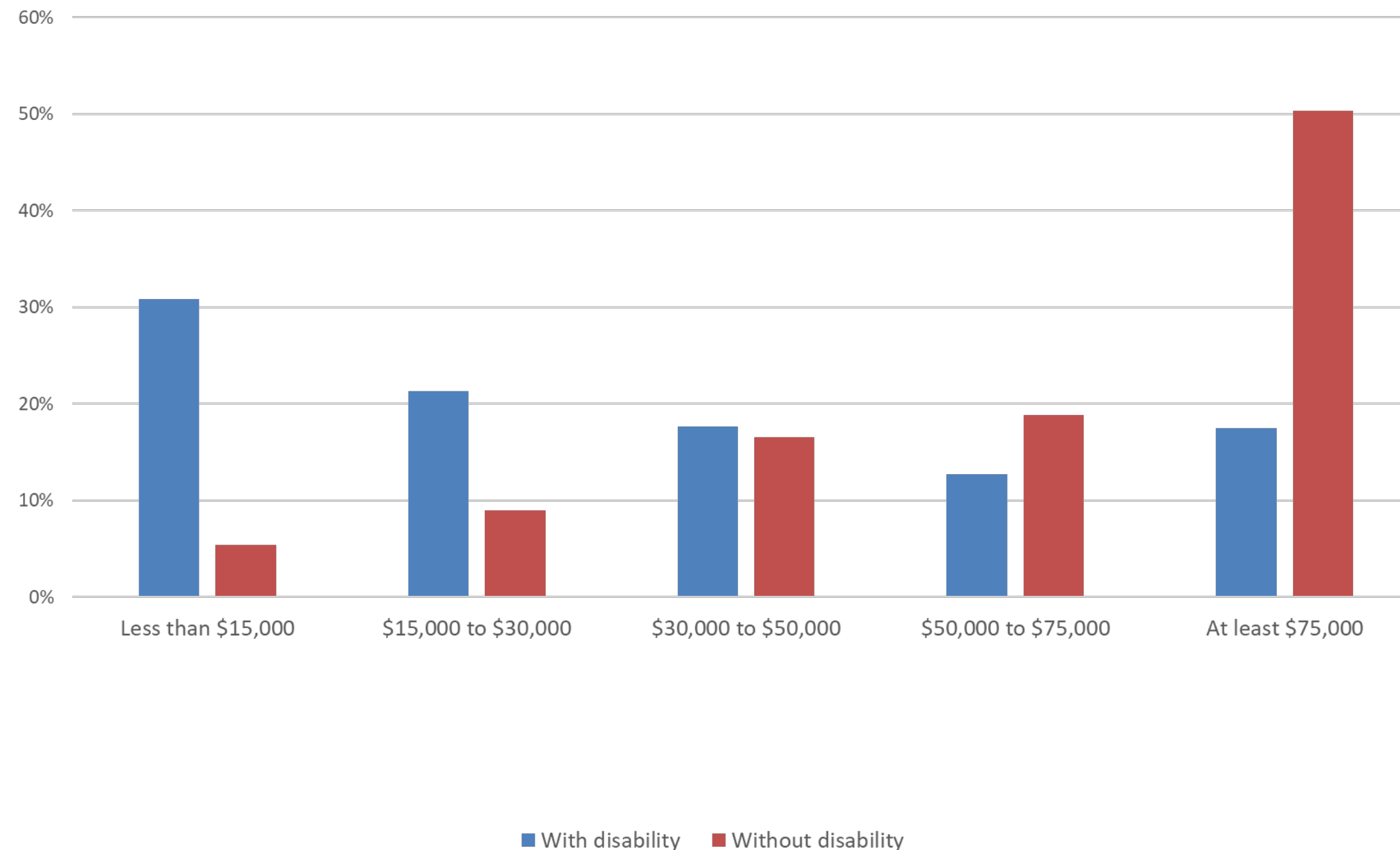


Technical Assistance





# INCOME PER DISABILITY STATUS

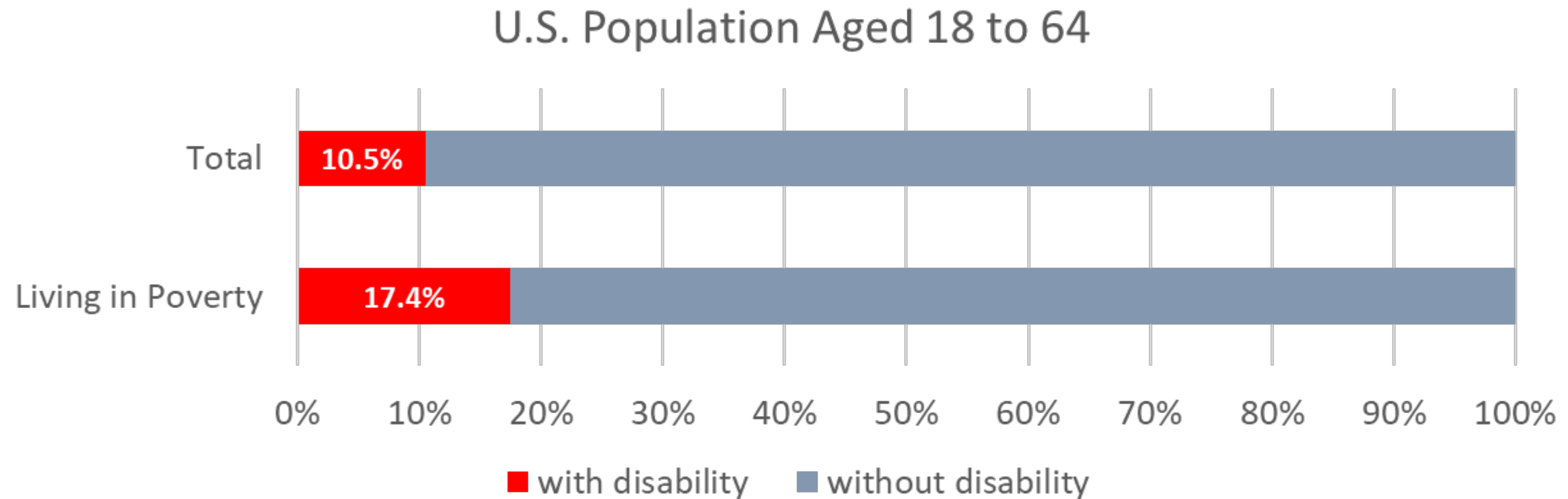


**52.1%** of households with a disability earn income of **\$30,000 or less** compared with **14.4%** of households without a disability.

Source: National Disability Institute's analysis of 2021 FDIC Survey of Household Use of Banking and Financial Services



# POVERTY AND DISABILITY



**Source:** National Disability Institute's analysis of 2021 FDIC Survey of Household Use of Banking and Financial Services



# EXTRA COSTS OF LIVING WITH A DISABILITY

A household containing an adult with a disability affecting employment requires, on average, **29% more income** (or an additional \$18,322 a year for a household at the median income level) to obtain the **same standard of living** as a comparable household without a member with a disability.



**Source:** Morris, Z. A., McGarity, S. V., Goodman, N., & Zaidi, A. (2022).

[The Extra Costs Associated With Living With a Disability in the United States. Journal of Disability Policy Studies, 33\(3\), 158 167](#)



# THOUGHT EXERCISE #1

Why do you think people  
with disabilities need this  
extra income?

Strength in Stories:  
Building Financial Resilience  
Through Lived Experience





# CHALLENGES TO FINANCIAL RESILIENCE



## Transportation

Access to reliable, safe, accessible transportation



## Education

Access to education to education and resources, including mental health services/counseling



## Status

Citizenship Status



## Awareness

Societal awareness and non-discriminatory communication

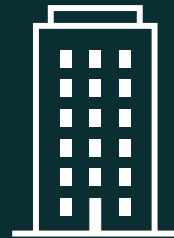


# CHALLENGES TO FINANCIAL RESILIENCE (Continued)



## Housing

Accessible housing



## Business

Small  
business/entrepreneurship  
development support



## Employment

Access to employment  
opportunities and financial  
education



## Technology

Access to technology



# NDI'S TWO RIVERS TO FINANCIAL RESILIENCE







# FIRST RIVER: EMPLOYMENT





# PROJECT 1: THE LEAD CENTER

## LEADCenter

National Center on Leadership for the Employment  
and Economic Advancement of People with Disabilities





# PEOPLE WITH DISABILITIES IN THE WORKFORCE



## Labor Force Participation Rate (16 -64 years old):

- People with Disabilities: 40.6%
- People without Disabilities: 77.8%

## Unemployment (16 -64 years old):

- People with Disabilities: 6.7%
- People without Disabilities: 3.4%

**Source:** U.S. Department of Labor, Office of Disability Employment Policy (ODEP), 2024 Disability Employment Statistics.



# THOUGHT EXERCISE #2

Strength in Stories:  
Building Financial Resilience  
Through Lived Experience

What types of jobs come to  
mind when you think about  
roles staffed by people  
with disabilities?





# COLLABORATION STRATEGIES



## Resource Mapping

Helps individuals leverage resources in their community and helps organizations identify areas of strength, as well as uncover additional support needs.



## Blending, Braiding & Sequencing

Innovative strategies that maximize the efficient and effective use of funds across systems to help people with disabilities secure/maintain employment.



## Integrated Resource Team (IRT)

Informal agreement between a jobseeker and the systems providing services to that jobseeker .

For more information: [LEADcenter.org](https://LEADcenter.org)



# LEAD CENTER STORY: MEET LARRY PHILLIPS!





# PROJECT 2: NDI'S SMALL BUSINESS HUB

The Small Business Hub Provides:

- ▶ 1:1 Support
- ▶ Barrier Reduction
- ▶ Support to Access Capital
- ▶ Training & Information Sharing
- ▶ Referrals





# SMALL BUSINESS HUB IMPACT



**32.5 Million**

Number of estimated  
small businesses in  
the United States

(Small Business Administration)

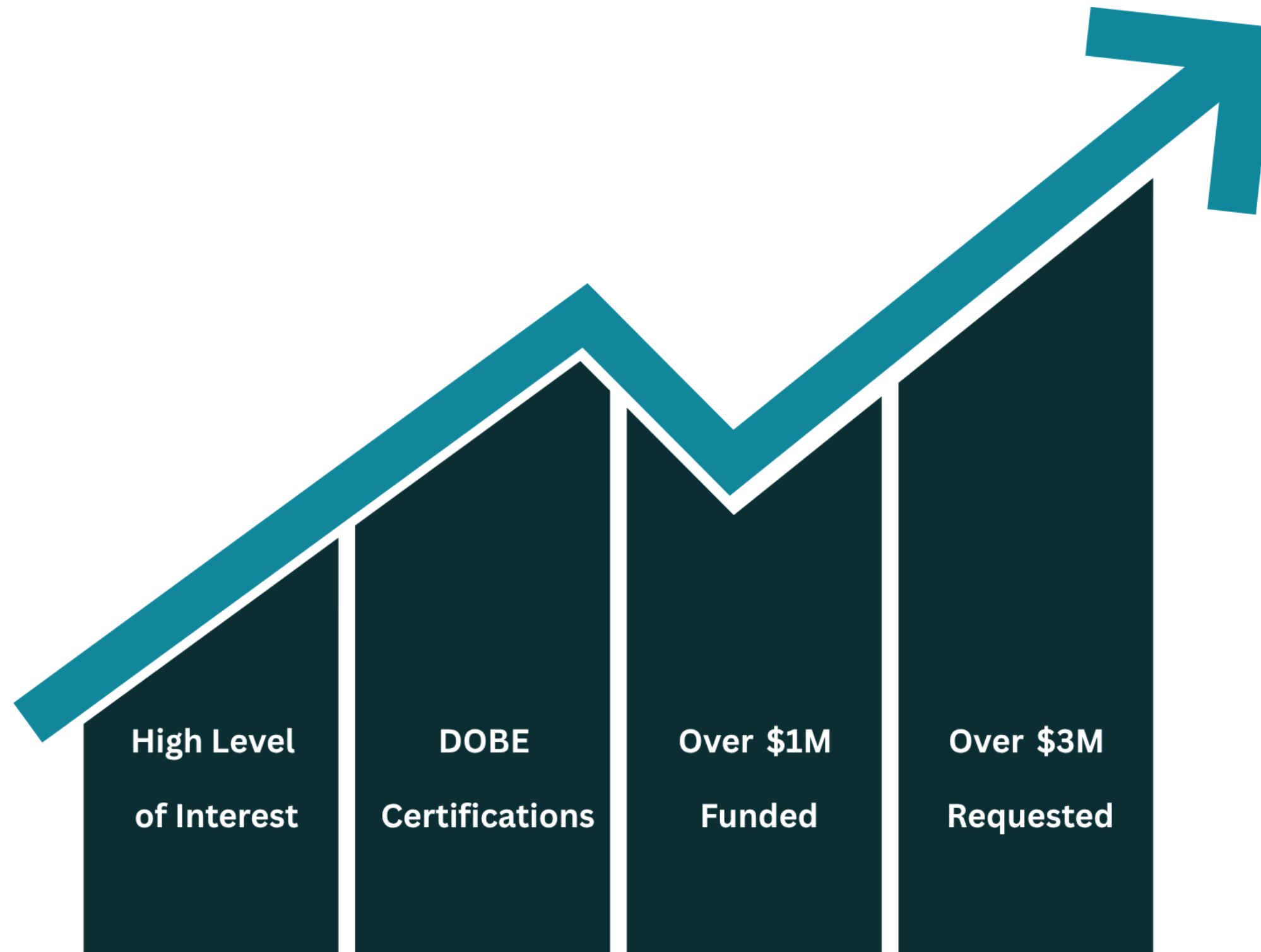


**2x**

People with disabilities  
are twice as likely  
to be self-employed



# SMALL BUSINESS HUB IMPACT (CONTINUED)





# IMPACT HIGHLIGHT

Average annual revenue of  
the small businesses that  
NDI supported: \$770,668.

For more information:

[DisabilitySmallBusiness.org/About](https://DisabilitySmallBusiness.org/About)



# SMALL BUSINESS STORY: MEET RAMONA FERREYRA , FOUNDER OF OJALA THREADS

How to create a business that gives back  
on a budget!



Ramona Guatu Ke ini inaru Ferreyra ~ Founder, Ojala Threads Inc.



with unexpected costs and expenses so I hope this session gives  
you an inside to get over the hurdles. Ramona, over



# THOUGHT EXERCISE #3

If you have experience supporting a client in starting a small business, what type of small business was it?

Strength in Stories:  
Building Financial Resilience  
Through Lived Experience





# PROJECT 3: AMERICAN DREAM EMPLOYMENT NETWORK (ADEN)



- ▶ **Approved Employment Network**
- ▶ **Free & Voluntary**
- ▶ **Assists Ticket Holders**
- ▶ **Supports Ages 18 through 64**
- ▶ **Offers Career Development**





# ADEN BENEFITS

## ► Service Providers

Providers can join ADEN and provide employment services to SSA Beneficiaries who want to return to work.

## ► ADEN Members

Members can receive shared revenue, ongoing technical assistance, ticket payment processing, tools and resources, and a portal for case management.

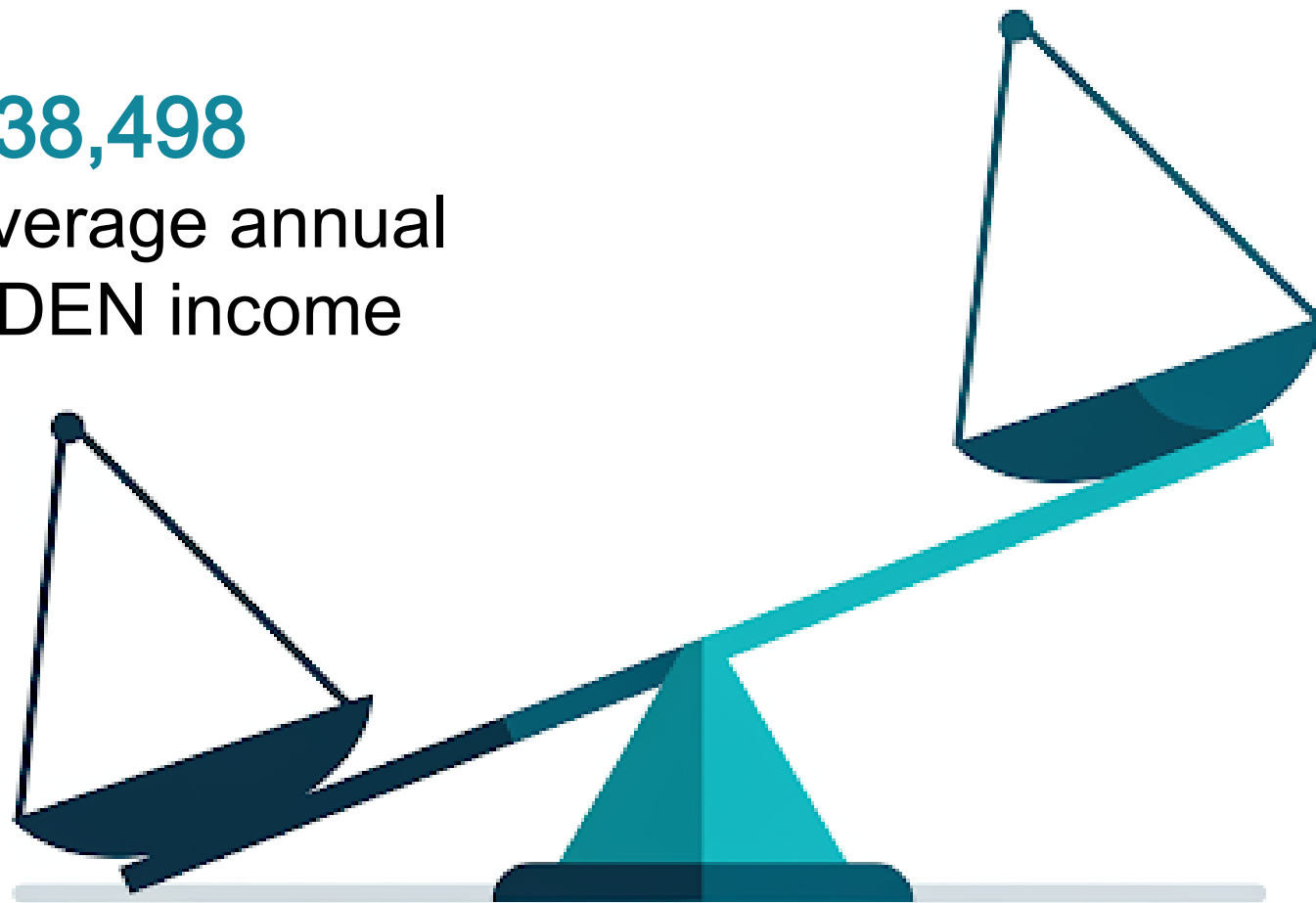
For more information: [info@AmericanDreamEN.org](mailto:info@AmericanDreamEN.org)



# ADEN IMPACT

**\$38,498**  
average annual  
ADEN income

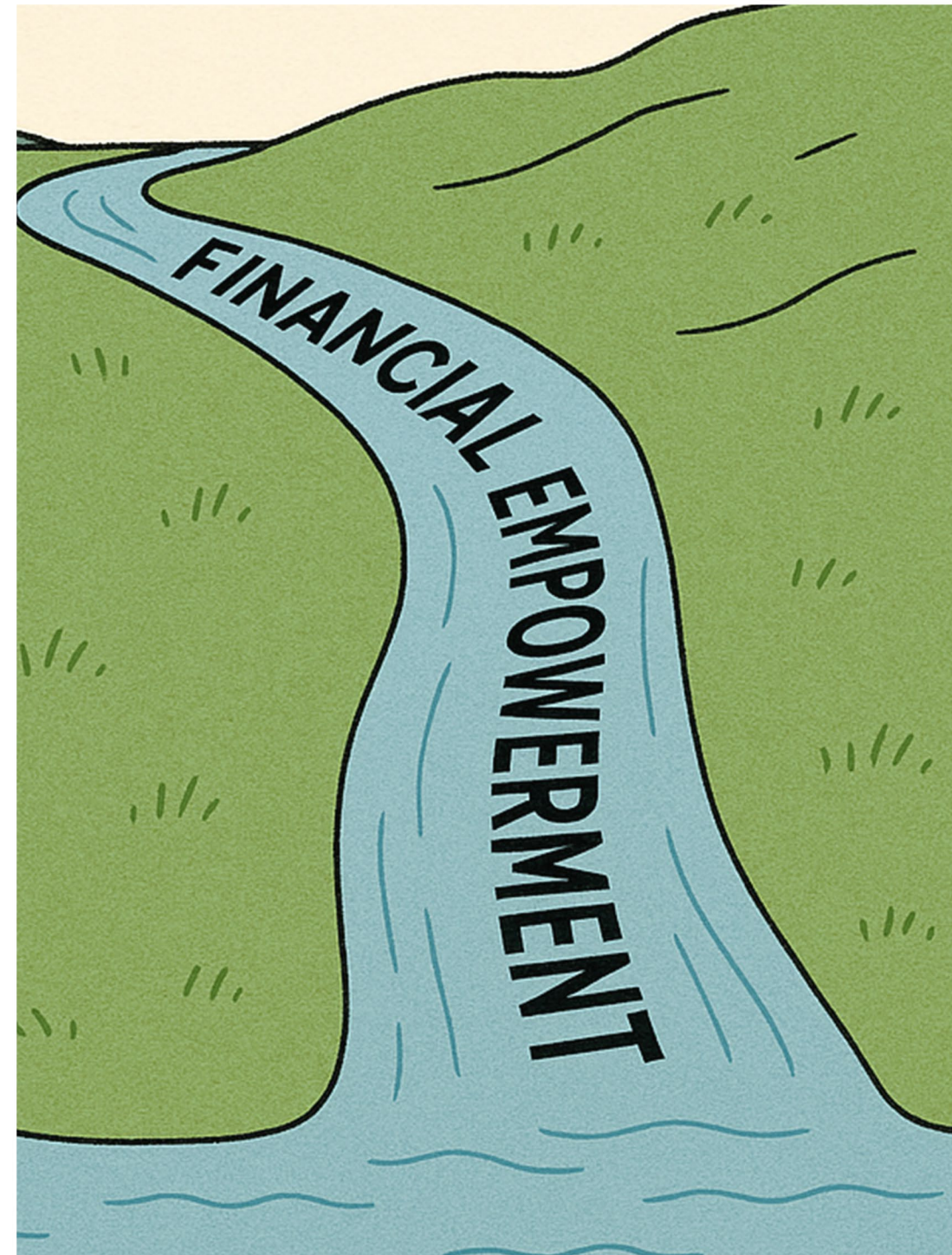
**\$18,960**  
annual SSDI  
payment



- ▶ \$29.1 Million: Social Security Trust Fund savings
- ▶ \$12.2 Million: Federal taxes paid
- ▶ \$22.32: Average hourly wage
- ▶ 32.2: Average hours worked
- ▶ \$101.9 Million: Income earned by participants



# SECOND RIVER: FINANCIAL EMPOWERMENT





# THOUGHT EXERCISE #4

## (Show of Hands):

Have you ever heard of an  
**ABLE** (Achieving a Better  
Life Experience) account?





# PROJECT 1: ABLE NATIONAL RESOURCE CENTER (ABLE NRC)



## ► About ABLE

The leading, comprehensive source of objective, independent information about federal and state-related ABLE programs and activities.

## ► ABLE's Mission

To educate, promote, and support the positive impact ABLE can make on the lives of millions of Americans with disabilities and their families.



# WHAT IS AN ABLE ACCOUNT?



## ABLE Account:

- A tax advantaged account for persons with qualifying disabilities.

## ABLE Accounts make it possible to:

- Save and invest money from family, friends, employment, and other sources.
- Pay for a wide range of qualified disability expenses.
- Maintain eligibility for federally -funded, needs-based benefits.





# ABLE IMPACT

- ▶ **Over 187,000:** Number of individuals utilizing ABLE accounts.
- ▶ **More than \$2 Billion saved.** Funds can be used for (a few examples):
  - Housing expenses
  - Health and Wellness
  - Transportation
  - Assistive Technology

For more information: [ABLEnrc.org](https://ABLEnrc.org)



# ABLE NRC STORY: MEET TAYLOR CARTY!





# PROJECT 2: THE GOODLIFE CAFE

Officially called the **Financial Empowerment as a Gateway to Employment and Community Participation Project**, this was a three-part project with several partners:





# THE GOODLIFE CAFÉ IN BRIEF



## Intervention:

- Financial training and goal setting in group sessions and one-on-one for with people with disabilities (18-24 years old) at VA DARS

## ABLEnow Survey:

- Gathered national sample of ABLE holders (~200)

## Survey Exploring My Life Future (SELF):

- Gathered sample of Virginians with support from VA DARS (~600)



# THE GOODLIFE CAFÉ FINDINGS

While our official publication is still in the works, we are excited to share this sneak peek of some of our findings:

1

Many participants had very little or no experience setting (financial) goals for their futures.

Financial Goal Setting

2

Financial coaching was associated with higher financial literacy and self-efficacy.

Financial Literacy

3

Having an ABLÉ account was associated with increased financial literacy and self-efficacy.

ABLE Account

4

The largest barrier to opening an ABLÉ account was "don't know if I'm eligible."

ABLE Eligibility



# THE GOODLIFE CAFÉ STORY: MEET SARAH!

- ▶ Participant in her early 20s with a developmental disability.
- ▶ Dreams: living on her own in the community and working with animals.
- ▶ Challenges: difficulty breaking down long -term goals into manageable steps, experiences anxiety around decision-making, limited understanding of basic financial concepts.
- ▶ Impacts of financial counseling: improved ability to express and visualize her long-term goals, break them down into manageable attainable steps, and able to see the connection between working, earning money, setting financial goals, and saving for the future.





# THOUGHT EXERCISE #5

Have you ever supported a client who had an ABLE account?

Strength in Stories:  
Building Financial Resilience  
Through Lived Experience





# IMPACT HIGHLIGHT

(Continued)

**Having financial education conversations (including about ABLÉ accounts) with clients has the power to boost overall resiliency!**



# RESOURCE SPOTLIGHT 1: FINANCIAL RESILIENCE CENTER (FRC)

An online information hub to help people with disabilities and chronic health conditions build their financial resilience and navigate through difficult times.

For more information:

[NationalDisabilityInstitute.org/Financial-Resilience-Center](https://NationalDisabilityInstitute.org/Financial-Resilience-Center)



**FINANCIAL  
RESILIENCE  
CENTER**



# FINANCIAL RESILIENCE CENTER (FRC) GOALS



Serve as the trusted resource on financial health and resiliency for people with disabilities and chronic health conditions.



Answer questions regarding financial matters related to life events in language that is easy to understand.



Provide comprehensive financial education and information to build financial resiliency.



Promote effective financial decision making and financial stability in response to adverse financial consequences during times of uncertainty.



# FINANCIAL RESILIENCE CENTER (FRC)

## TOPICS

- ▶ Stimulus Package
- ▶ Employment & Unemployment
- ▶ Public Benefits
- ▶ Student Loans
- ▶ Managing Money
- ▶ Housing and Food
- ▶ Mental Health & Healthcare
- ▶ Identity Theft
- ▶ Deaf and Hard of Hearing
- ▶ Taxes and Free Tax Prep
- ▶ Credit



# RESOURCE SPOTLIGHT 2: DISABILITY INCLUSIVE FINANCIAL COACHING

- ▶ Currently in: Detroit, Louisville, and San Francisco
- ▶ Awareness and Inclusion:
  - Integration of services into financial coaching centers
  - Asking the disability question and data tracking
  - Disability competency training
  - Marketing and distribution technical assistance
  - Social Security benefits training





# DISABILITY INCLUSIVE FINANCIAL COACHING IMPACT

- ▶ 34 Financial Counselors Trained
- ▶ 300+ Clients Benefits
- ▶ In dollars:
  - 11% increased income by \$26,089
  - 16% boosted savings by \$108,207
  - 22% reduced debt by \$464,211





# FINANCIAL EMPOWERMENT STORY:

## MEET ROSALIE PERRY!





# CARRIED BY TWO CURRENTS: TOWARD A STRONGER FINANCIAL FUTURE



- ▶ Did these stories have common themes?
- ▶ What personality or community traits stood out to you about the people in the videos we shared?
- ▶ In what river would you appreciate extra support: employment or financial empowerment?



**Thoughts?**  
**Questions?**





# RESOURCES OVERVIEW



[Financial Empowerment Tools](#)



[American Dream  
Employment Network  
\(ADEN\)](#)



[Financial Resource Center](#)



[The LEAD Center](#)



[NDI's Small Business Hub](#)



[ABLE National  
Resource Center](#)



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