



Findings from Community Input Sessions

This brief summarizes insights gathered on the financial challenges that New Yorkers with disabilities and their families face. These insights were gathered through a series of community input sessions as part of the **EmpoweredNYC** initiative.

The stories shared by the individuals who participated in the community input sessions reveal the complexity of the financial issues that people with disabilities face as they navigate through the challenges of managing their physical, sensory or mental health disability with low income coupled with complex eligibility rules for disability benefits and other safety net programs. The sessions demonstrated that a demand exists for the customized financial counseling services **EmpoweredNYC** is creating and provided recommendations for effectively designing the program.

Background

EmpoweredNYC is a new initiative to assist New York City residents with disabilities and their families to better manage their finances and become more financially stable. **EmpoweredNYC** is the first local program of **Empowered Cities**—a national initiative that will engage municipalities and community partners across the U.S. to design, test and deliver innovative and scalable solutions for expanding financial empowerment and financial inclusion in the disability community.

EmpoweredNYC is a collaboration between the New York City Mayor’s Office for People with Disabilities, the NYC Department of Consumer Affairs, Citi Community Development, National Disability Institute, Poses Family Foundation and the Mayor’s Fund to Advance New York City. The goal of the initiative is to help New Yorkers with disabilities across the five boroughs to improve their financial stability using three strategies focused on education, financial counseling and support services.

- **Education:** Empowerment ED is a broad engagement and education strategy that offers free monthly webinars designed for nonprofit service providers, caseworkers and others to better understand and address individual financial situations. These webinars help to ensure that providers deliver a consistent message about financial empowerment, benefits and employment; make appropriate referrals to one-on-one financial counseling; and acquire the skills and resources to better serve people with disabilities.
- **Financial Counseling:** EmpoweredNYC will provide specialized one-on-one financial counseling that includes new expertise, outreach strategies, and tools. This financial counseling pilot program will equip financial counselors with trainings, tools and strategies customized to provide meaningful one-on-one guidance to people with disabilities.
- **Support Services:** EmpoweredNYC will develop specialized benefits support services for people transitioning to work. This component will focus on strengthening the provision of in-depth financial and benefits guidance for people with disabilities seeking to transition to employment.

In order to better understand the financial needs of the disability community, the project partners, in collaboration with borough presidents and members of the New York City Council, conducted community input sessions in each of the five boroughs from June 13 through July 16, 2018. More than 80 people with disabilities and family members participated in roundtable discussions at Staten Island Center for Independent Living, Manny Cantor Center, Hostos Community College, John F. Kennedy Jr. School and Brooklyn Borough Hall. The participants were diverse in terms of type of disability, income, use of public benefits, language spoken and immigration status.

The following was collected through small group discussions and a short survey. The stories and opinions described were expressed by individuals and the information provided summarizes opinions expressed by community input session attendees, and may not reflect the opinions of the City of New York or DCA.¹

Key Insights

Defining Financial Wellness: When asked how they defined “financial wellness,” most participants focused on the ability to make ends meet, have some savings and stability and be able to splurge once in a while. Others talked about financial wellness in terms of dignity, a sense of autonomy, independence and the ability to plan ahead and make thoughtful financial decisions rather than living month-to-month.

“I’d love to be in a position where I am comfortably able to pay my bills, have money to save on the side and, once in a blue moon, treat myself to something.”

“Not being consumed by anxiety over what are you going to do about your bills or paycheck and not worrying about how you are going to afford things; having confidence that everything is under control; that you’ve allocated money to all of the required categories without feeling like you’re not going to make it.”

Strategies to Making Ends Meet: The majority of participants talked about their difficulty in making ends meet, while only a few said they were easily able to cover their month to month expenses. Many cited the high cost of housing and health care.

“As far as I go, my rent, my apartment, I have to pay \$500 and I don’t have enough for that. Say if I get \$700/month in benefits and then I pay \$500 in rent—that’s not enough.”

“I don’t have a savings strategy. Currently, I have to cover my food and pay my bills.”

In order to cover their monthly expenditures, participants said they rely on family, limit essentials (including health care), juggle their bills paying only the minimum required, borrow and are extremely frugal when buying clothing and food. Several said they rely on food pantries and churches.

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Financial Goals: When asked about their financial goals, participants talked about making more money, achieving financial stability, getting out of debt, having a little extra money to spend, or even go on vacation. Many participants dreamed of moving to a better apartment or buying a house. Some participants mentioned focusing their goals on family.

“I have kids and want to save up money for pensions and showing an example to my children.”

Several spoke about how financial instability exacerbates their health condition or threatens their independence. Participants shared the challenge of having to get to medical appointments without money for carfare. One said, *“I want be able to buy a home in a decent area. Housing is a healthcare issue. Your surroundings affect your health.”* Another said his goal was, *“Not having to worry about being forced to go into a home.”*

Frustration with Public Benefits: Many participants use public benefits such as Social Security Disability (SSDI), Supplemental Security Income (SSI), Medicare, Medicaid, Food Assistance (SNAP), and housing assistance. Although they recognized the value of these programs, many expressed significant frustration with the complicated eligibility criteria and fear of taking any actions that may put their benefits at risk.

“They make the disabled feel like we’re criminals, and then if you make any income, when it comes to SSI there’s a ridiculous \$2,000 income limit or asset limit or whatever it is... The whole thing is... I don’t know who designed it.”

Making Financial Decisions Based on Benefits: Participants expressed widespread concern and confusion about the risk of losing benefits. They mentioned programs do not provide a high enough level of income to live on, yet they worry that if they work or save money they will lose benefits. Some acknowledged there is a tradeoff.

“People get you scared – they say, ‘You’re going to lose your benefits,’ but the reality is you’re going to get more benefits. I realized that you need to weigh the benefits gained versus those that might be lost.”

“As a mother of a disabled child, I had to make sure I stayed under a certain income to make sure to maintain the benefits for my child like needs for medicine and wheelchairs.”

Interest in Using EmpoweredNYC Financial Counseling Services: Many participants had multifaceted challenges that included managing the complex interaction of health and disability and accessing available benefits while living on the edge financially. Most participants recognized that the financial counseling services would not be able to address all their challenges but expressed interest in using the service for help with budgeting, saving, understanding banks, managing income, controlling spending, building credit, managing debt amid competing financial needs and using disability-related financial options such as ABLE accounts, pooled trusts, and special needs trusts to save for the future.

“I’d like to learn how to manage my income. Most of the time, I don’t know simple things about money.”

“How to manage my credit. Long-term I’d like to buy a house, so how can I get the credit for that?”

Others were interested in using the service to understand how to best navigate Social Security benefits. One participant summed up the goal of the program when she said she wanted to learn everything so that she can make informed decisions and leverage all her options.

Suggestions for designing EmpoweredNYC Financial Counseling Services: Participants stressed the importance of working with counselors who have a nuanced understanding of disabilities and disability benefits who can develop a sense of trust and provide concrete, accurate information tailored to meet each individual’s needs. The service should be convenient, available in multiple languages, including American Sign Language, and open to all regardless of immigration status.

“Counselors should understand a variety of different disabilities, since everyone’s situation is unique.”

“The counselor would have to really understand me and not only give me information, but work with me and tailor the experience to my needs. Not just a generic scripted response.”

While many participants highlighted the challenges they face because of their disability, one participant pointed out the following:

“The only difference between the population of people with disabilities and those without disabilities is the disability itself – meaning that everyone has the same needs, desires and issues and that should be remembered by counselors providing services to people with disabilities.”

Conclusion

The insights gathered through the community input sessions shed light on the complex interaction of health, disability, and the need to access available benefits while living on the edge financially. They highlight the crucial role that financial counseling can play in helping people navigate these complexities and reiterate that a demand exists for the type of financial counseling services **EmpoweredNYC** is creating.

The stories highlight the need to have financial counselors with a solid understanding of disabilities and disability benefits. Yet, they also indicate the importance of establishing a financial counseling program that is based on building trust between the counselor and the client, that provides accurate information tailored to each individual’s needs, and that can help participants navigate the challenges of managing low incomes, controlling spending, building credit and managing debt and competing financial needs, in the same way that any other financial counseling program would.

The information gathered and stories shared will be used in the design of the financial counseling pilot program and in the development of the other components of **EmpoweredNYC**.

To learn more about **EmpoweredNYC** and **Empowered Cities**, visit www.empowercities.com

