

# Addressing the Needs of Americans with Disabilities in Financial Capability Programs

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## Introduction

Americans with disabilities face significant barriers to financial wellness. They are less likely than those without disabilities to be employed, and more likely to live in poverty, have difficulty making purchases, to report low educational attainment, to receive emergency funds, and to have borrowing problems and low credit scores.<sup>1</sup>

Research<sup>2</sup>—described in greater detail in *Financial Capability: A Guide for Providers*, a PDF report by National Disability Leadership Initiative Network on the 2016 needs assessment study<sup>3</sup>—has shown that Americans with disabilities face unique challenges in financial wellness for people with disabilities that go above and beyond the challenges faced by others with similar incomes.

In recent years, public and private sector organizations have developed or adapted to help their income populations improve their “financial literacy” and “financial capability” in order to better manage their financial lives, build and preserve assets, reduce their economic vulnerability, and increase their financial well-being. However, these organizations are often ill-equipped to address the unique needs and challenges that exist for people with disabilities. This report identifies the unique needs of providers—such as caregivers, family, friends, and professionals—that are important to addressing financial wellness for other people with disabilities. It also provides key insights and suggestions that other service providers can apply to improve their financial capability programs that address the specific financial needs and circumstances of people with disabilities.

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## Financial wellness needs assessment for income-to-earners population

- 1. The extent to which they face and struggle to meet financial
- 2. Their capacity to identify financial goals
- 3. How best to reach and serve their financial goals and
- 4. Their financial resources to make the choices that align with their goals.