

## Insights Shared by Mayors' Offices for People with Disabilities Implementing Financial Empowerment Work

Local leaders have the greatest opportunity to lead national efforts by providing examples of successes and failures so that other communities may learn and replicate similar programs in their jurisdictions. Sharing best practices of progress and challenges allows others to take steps toward financial inclusion with greater confidence and drive national strategies. It takes combined expertise and shared knowledge to be able to build a successful initiative.

As a continuation of the Empowered Cities series on Municipal Financial Inclusion, this brief will provide highlights from a panel presentation with executives from Mayors' Offices for People with Disabilities (MOPDs)<sup>1</sup> from New York, Chicago and Houston who shared their insights on the influencing factors that drove their focus on financial empowerment for people with disabilities. These insights are grouped into three areas:

- **Recommendations to identify key stakeholders**
- **Initiatives these MOPDs are implementing with their key stakeholders**
- **Lessons learned**

This panel was held as part of a convening which took place in New York City in the Spring of 2019 where, for the first time, commissioners from 10 mayoral offices and disability-focused leaders gathered in person. The convening was led by the NYC Mayor's Office for People with Disabilities and hosted by National Disability Institute (NDI), with support and participation from Citi Community Development. The goal of this convening was to explore how to harness the diverse expertise and efforts underway to take on the most pressing financial security issues facing the disability community.<sup>2</sup>

Empowered Cities is a landmark initiative to advance financial inclusion and economic opportunity for lower-income people with disabilities. Empowered Cities catalyzes municipal efforts to advance economic opportunity for people with disabilities.

This brief contributes to the third pillar in the 4-step framework NDI uses to support municipal and community leaders as they explore, establish and expand their efforts to include people with disabilities across a spectrum of financial empowerment initiatives.

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*These materials were supported by Citi Community Development.*





# Recommendations to identify key stakeholders

## 1. Identify a partner that can lead or co-lead the initiative.

Highlighted across the panel was the importance of knowing who within the community was already engaged in the financial empowerment work and how it could be promoted and built upon to the advantage of everyone in a community, including people with disabilities.<sup>3</sup> It was recommended to identify who the logical partner is that can take on or share the leadership to help drive the agenda while breaking down silos and changing the culture and the system to be more inclusive. For some municipalities, as demonstrated within this brief, it can be the MOPD, the Office of Financial Empowerment or the City Treasurer's Office. For others, it may fall to local nonprofits or entities already engaged in the work such as United Way, Community Action Agency, Legal Aid, Volunteer Income Tax Assistance (VITA) program and Bank On.

## 2. Leverage existing relationships you already have with community partners.

Municipal entities such as the MOPD often do not provide direct services, but find themselves making referrals to community partners that do. This provides an opportunity to create a stakeholder group and highlight those community-based organizations and service providers who are present and permanent in your communities. Creating this stakeholder group can also help to ensure that individuals receive needed services through organizations that your municipal office considers to be trusted sources.

## 3. Be strategic about the composition of your stakeholder group in order to have a greater impact on meeting consumer needs.

The City of Houston, for example, sought out and developed in-kind service agreements with local CART and American Sign Language (ASL) interpreting providers to engage with their Volunteer Income Tax Assistance program so that individuals with disabilities can have access to accommodations during tax time with an entity they know and trust. The Houston MOPD found that doing so made conversations related to finances more comfortable. This intentional collaboration with strategic partners who can bring an added value to the initiative is key. This can lead to a stronger and more diverse network of organizations working together behind a common cause which is more likely to lead to systemic change.

## 4. Connect new partners to your disability capacity building work.

New partners can include organizations involved in financial empowerment, poverty alleviation and providers in the health sector interested in incorporating financial capability into their work or lending institutions. Casting a wider net to engage and partner with new stakeholder groups can not only strengthen your impact, but also bring in more opportunities for these partners to better serve their low-income communities and to incorporate serving people with disabilities as a strategic goal.

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### Initiatives these MOPDs are implementing with their key stakeholders

**New York City's MOPD** expanded their financial empowerment work in 2015 when they created the city's first diversity and inclusion employment program for New Yorkers with disabilities. This public-private partnership is business-led and business-driven. Its goal is to connect residents with disabilities to meaningful, living wage jobs.

**Houston's MOPD** found opportunity when they reached out to Lone Star Legal Aid, Texas College of Law and the Houston Volunteer Lawyers. In addition to the legal clinics already in place to help people maintain their assets through activities, such as estate planning, they were able to add monthly legal clinics specific for individuals with disabilities to address questions related to financial exploitation.

In the **City of Chicago**, the MOPD partnered with the City Treasurer's Office to establish and co-chair a financial advisory council now called FACED (Financial Advisory Council for the Empowerment of People with Disabilities). This 25-member council includes federal, state and local government agencies, community organizations and financial institutions. The Council focuses on addressing the challenges of access to banking, availability of accessible financial products and the ability to offer financial education in the disability community. This broad scope of stakeholders helps drive strategic planning around increasing accessibility and inclusion as well as increasing awareness about available local and national resources, such as ABLE accounts, and improving outreach.

Another example from Houston is its summer youth employment efforts and partnership with the Texas Workforce Commission who contributed Workforce Innovation Opportunity Act (WIOA) dollars to help recruit youth with disabilities and other disconnected youth. Now the Commission is a primary partner in the effort, helping to support the employment of

youth with disabilities as well as to connect them to ABLE accounts, when eligible. This is a great example of city, state and local entities working collectively and collaboratively to make changes and to accomplish what might not have been possible for them to do on their own.

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## Lessons Learned

### 1. Expanding existing financial empowerment initiatives to include people with disabilities can create new opportunities to better reach low-income communities

Municipalities have been promoting financial empowerment initiatives for more than a decade. These efforts are based on an increased understanding that the financial stability of low-income individuals and families greatly impacts the overall viability of their city, communities and neighborhoods. This is exemplified by what is referred to as the supervitamin effect. The supervitamin approach is based on the concept that embedding financial capability or other financial empowerment efforts into existing government programs and services has the potential to enhance those program outcomes. For example, financial capability can help families be more financially stable, which in turn can enable them to better benefit from anti-poverty programs and weather financial shocks and setbacks. Based on this, one of the key principles behind the supervitamin concept is that financial stability is a key component to poverty alleviation.<sup>4</sup>

In this context, there is an increased understanding that including persons with disabilities in financial empowerment work does not mean new programming, but an expansion of existing efforts which can then lead to greater impact. When municipalities more intentionally include people with disabilities in their initiatives, this can create greater opportunities to better reach and serve the needs of all of their low-income communities.

### 2. Collaboration between municipal offices is key

Varying departments within local government often find themselves working toward similar goals, but from different angles. Promoting collaboration between municipal offices whose work reaches low-income communities, including people with disabilities, is crucial to achieve greater impact. One example of this is when the NYC Department of Consumer and Worker Protection (DCWP) and NYC’s MOPD combined efforts to launch the EmpoweredNYC pilot in order to offer financial counseling services to individuals with disabilities. EmpoweredNYC is a partnership dedicated to improving the financial stability of New Yorkers with disabilities and their families through broad engagement and education,

tailored one-on-one financial counseling enhanced with new expertise, outreach and tools, and specialized benefits support services. The pilot was led by the NYC Department of Consumer and Worker Protection Office of Financial Empowerment and implemented in collaboration with NYC MOPD. National Disability Institute provided technical assistance to EmpoweredNYC and Citi Community Development contributed with seed investment.<sup>5</sup>

This pilot led to a broader level of collaboration between these two municipal offices. For example, individuals with disabilities that participated in MOPD’s NYC: ATWORK were referred to financial counselors in the EmpoweredNYC pilot as a way to support their transition to work. NYC: ATWORK is an initiative that builds partnerships and expands coalitions by connecting people with disabilities, who are unemployed or underemployed, to meaningful, living-wage jobs across the five boroughs.

In addition, EmpoweredNYC financial counselors referred clients with disabilities that were seeking employment to MOPD’s NYC: ATWORK program.

### 3. Strengthening the financial stability of all residents, including people with disabilities, can help build resiliency in the face of adversity

The City of Houston experienced firsthand how natural and manmade disasters such as hurricanes, floods and fires can throw those affected into tailspins when they are faced with the loss of tax records and property titles – items needed to prove eligibility for federal assistance – or the loss of financial resources if not connected to a financial institution. These occurrences are significantly harder to recover from if households are suffering from financial instability to begin with, and greatly diminishes a community’s resiliency as a whole.



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# Conclusion:

Disability is both a cause and a consequence of poverty. Twenty-three percent of people in poverty have a disability and one in four people with a disability live in poverty. Poverty and disability reinforce each other. People of color with a disability face an even harsher economic reality: 37 percent of African Americans, 24 percent of Non-Hispanic Whites, 29 percent of Latinos and 19 percent of Asian-Americans with disabilities live in poverty.

On the local level, this is a complex issue that needs to be dealt with by intentional collaboration, training and information-sharing, best addressed by having an array of key stakeholders at the table in order to hear differing perspectives and guidance on the best approach to move forward. Promoting collaboration and connecting your initiative with VITA, Bank On, financial empowerment centers, financial institutions and workforce development organizations can influence career, employment, housing and asset security opportunities, as well as a build a community's resiliency as a whole.

However, in order to have true impact, these efforts also need to be shared nationally so that other communities can learn and help grow this work and move the field forward. By sharing experiences, we expand knowledge, engage a broader array of stakeholders and better leverage existing resources – all of which leads to a stronger, more diverse network of partners working together and testing new approaches to create systemic change.



For questions about this brief or additional information on building a financial inclusion program, email [ask@ndi-inc.org](mailto:ask@ndi-inc.org).



## Resources

- 1 New York City – <https://www1.nyc.gov/site/mopd/index.page>  
Chicago – [chicago.gov/city/en/depts/mopd.html](https://chicago.gov/city/en/depts/mopd.html)  
Houston – [houstontx.gov/disabilities/](https://houstontx.gov/disabilities/)
- 2 [businesswire.com/news/home/20191030005976/en/Citi-Announces-Major-Expansion-Empowered-Cities-Initiative](https://businesswire.com/news/home/20191030005976/en/Citi-Announces-Major-Expansion-Empowered-Cities-Initiative)
- 3 Known as “resource mapping,” this exercise highlights new and exciting ways to partner while enhancing disability capacity building opportunities.
- 4 Source: [frbsf.org/community-development/files/ci\\_vol26no2-Local-Government-Solutions-to-Household-Financial-Instability.pdf](https://frbsf.org/community-development/files/ci_vol26no2-Local-Government-Solutions-to-Household-Financial-Instability.pdf)
- 5 <https://www1.nyc.gov/site/dca/partners/EmpoweredNYC.page>