

## National Disability Institute

National Disability Institute was started some 15 years ago by a small group of individuals with disabilities, parents of children with disabilities and legal advocates to build a bridge between the disability and financial communities to advance financial inclusion and a better economic future for individuals across the spectrum of disabilities and their families. In 2005, no disability organization or government agency at any level wanted to talk about or address the challenges of poverty confronting millions of Americans with disabilities every day. National Disability Institute was incorporated in 2005 as a 501(c)3 nonprofit. The Board of Directors are thought leaders in the disability and financial communities. NDI envisions a society where people with disabilities have the same opportunities to achieve financial stability and well-being as those without disabilities. Today, NDI is led by Tom Foley, a former tax attorney and nationally recognized leader with a disability, who has published and spoken across the country on the importance of financial capability and inclusion of people across the spectrum of disabilities.

In 2021, with the support of diverse private and public funders, NDI subject matter experts are implementing 15 projects at a national, state and community level to change thinking and behavior of individuals, families, governments, corporations and nonprofit organizations to advance financial health, capability and inclusion of people with disabilities.

There is no one solution or strategy that will achieve financial health and stability for the vast majority of people with disabilities. The diversity of inclusion within the group cuts across age, gender, race, ethnicity, type of disability and our urban and rural landscape. Through research, public education, training, technical assistance, pilot testing and public policy reform, NDI leverages the power of collaboration with diverse partners to be creative, innovative problem solvers focused on poverty reduction, financial health and financial capability for people with disabilities.

NDI has 35 staff located in 10 states across all regions of the country and a core team located in Washington, D.C. Our subject matter expertise is framed by lived personal experience across the spectrum of disabilities, racial and ethnic diversity and educational backgrounds in education, finance, law, public policy, economics, health, rehabilitation counseling and positive psychology.

NDI has been funded for training and capacity building activities by AT&T, Walmart, Anthem, Ford, Poses and Kessler foundations and continued long-term relationships with Bank of America, Prudential, JPMorgan Chase, Citibank, Wells Fargo and TD Bank. NDI has extensive partnerships with multiple federal agencies (Social Security Administration, IRS, US Departments of Labor, Education, Health and Human Services and Treasury). It was instrumental in the passage of the ABLE Act in 2014 and maintains strong relationships with the National Association of State Treasurers and the majority of state ABLE programs.

In 2015, NDI created the ABLE National Resource Center (ABLE NRC), in collaboration with over 20 national disability organizations, to increase awareness, understanding and utilization of ABLE accounts across the country. The ABLE NRC website ([www.ablenrc.org](http://www.ablenrc.org)) is the most visited website for objective, up to date information on opening, managing and growing ABLE accounts. On an annual basis, over one million visitors gain information and new understanding about ABLE. For over five years, webinars have featured public and private experts about ABLE programs and effective utilization of ABLE accounts that are archived on the website.

NDI pioneering research has become the standard most often cited data by media, governments and the financial sector on the financial behavior and status of people across the spectrum of disabilities. There is a growing body of research that is identifying the relationship between financial health and stresses of financial instability and hardship and adverse consequences of impact on physical and mental health.

Financial stress may correlate with physical symptoms such as lack of sleep, anxiety, depression, increased blood pressure and heart problems.

NDI has led the development of curriculum and training that blends benefits and financial counseling to help individuals with disabilities gain the knowledge and skills to make informed financial decisions, reduce financial stress and support better financial, emotional and physical health.

NDI has also brought new attention to the relationships of race, ethnicity and disability and the financial impact of systemic inequality and intersectionality in the brief: ***Race, Ethnicity and Disability: The Financial Impact of Systemic Inequality and Intersectionality***. The current health and financial challenges of COVID-19 have further widened the disparities for this population of individuals, primarily low income, who identify as part of communities of color and the disability community.

NDI's strengths and impact is solidly based on strong partnerships. We value the power of collaboration across the public and private sectors, including people with disabilities, government, financial institutions, health and disability service providers and institutions of higher education. We are focused on sustainable change to transform the financial health and lives of people with disabilities. Our reach touches over two million people with disabilities and related stakeholders annually. Each collaboration with current and potential new partners is customized to be responsive to common interests, needs and priorities

For more information on collaboration opportunities, please contact Tom Foley, Executive Director ([tfoley@ndi-inc.org](mailto:tfoley@ndi-inc.org)).