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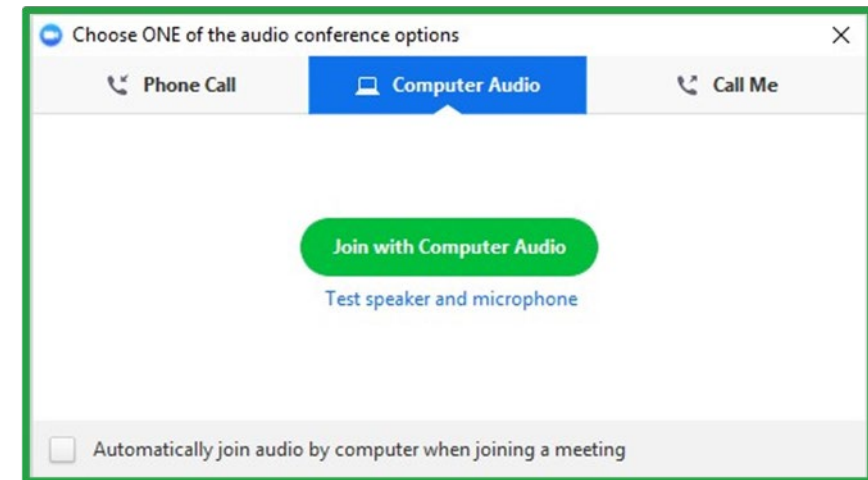
How to Be Disability Inclusive

February 23, 2023

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NDI Welcome

National Disability Institute

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 18 years.

Mission

- Collaborate and innovate with diverse partners in the disability community and public and private sectors to improve informed financial decision-making and financial health for people with disabilities nationwide.
- National Disability Institute: NationalDisabilityInstitute.org

Today's event is hosted by:



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Welcome from JPMorgan Chase and Co.

Rita German

Vice President, Northeast Office of Non-Profit Engagement
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Welcome - Presenters

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Objectives

- Become familiar with different definitions and types of disabilities
- Become familiar with language and etiquette that stimulates meaningful, empowering interactions with your customers
- Raise awareness and provide practical tips to communicate and interact more comfortably with persons with disabilities
- Effectively ask the disability question

What do we want to achieve?

- **Accessibility** - giving equitable access to everyone along the continuum of human ability and experience.
- **Equity** - fair and just treatment of all members of a community.
- **Inclusion** - the intentional, ongoing effort to ensure that diverse individuals fully participate in all aspects of organizational work, including decision-making processes.

What does disability mean to you?



ADA Definition of Disability

The ADA defines disability as a “physical, sensory, cognitive or mental impairment that substantially limits one of more major life activities or has a record or regarded as having such an impairment.”

What do you consider to be major life activities?

The Promise of the Americans with Disabilities Act (ADA)

“...the Nation's proper goals regarding individuals with disabilities are to assure equality of opportunity, full participation, independent living, and **economic self-sufficiency** for such individuals...”

Who are people with disabilities?

- Individual experience varies by...

- Type of disability
- Severity
- Age of onset
- Interaction with the environment
- Socioeconomic characteristics



- Common element: Risk of being excluded from the financial mainstream.

People with Disabilities

Disability in Numbers

- 54 million people, about 13-20% of total population
- 26% of U.S. households have a member with a disability

Types of Disabilities

- Hearing
- Mobility
- Cognitive
- Visual
- Speech / Communication
- Learning and Attention Issues
- Mental Health/Emotional Health Conditions





Not every disability is visible

- Hidden disabilities can be defined as a physical, mental or neurological condition that is not visible from the outside, yet can limit or challenge a person's movements, senses or activities.
- Many people with hidden disabilities choose not to disclose because of stigma.
- Unfortunately, the very fact that these symptoms are invisible can lead to misunderstandings, false perceptions and judgments



Aaron Fotheringham, Extreme Wheelchair Sportsman

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Do Not Get Swept Up in Stereotypes

- Persons with disabilities are all ages, come from diverse cultures and financial backgrounds.
- People with disabilities work and are productive members of society.
- Not all persons with a disability are on or receive benefits such as SSI, Medicaid or other public benefits.
- People with disabilities have goals and dreams, just like everyone.
- All people with disabilities do not necessarily want or need assistance.
- Persons with disabilities are capable of doing most anything persons without disabilities are able to do.
- Persons with disabilities do not all want to be seen as “inspiring.”

Ability

Should not be judged by one's
dis*Ability*

POLL QUESTION:

Do you currently serve persons with disabilities and/or family members?



People First Language/Identity First

Be mindful of language

- **“People-first”** language helps us remember that people are unique individuals and that their abilities or disabilities are only part of who they are. When speaking about people with disabilities, the rule of thumb is to always think about putting the person first.
- **Inclusive language** acknowledges diversity and conveys respect to all people and promotes equitable opportunities.

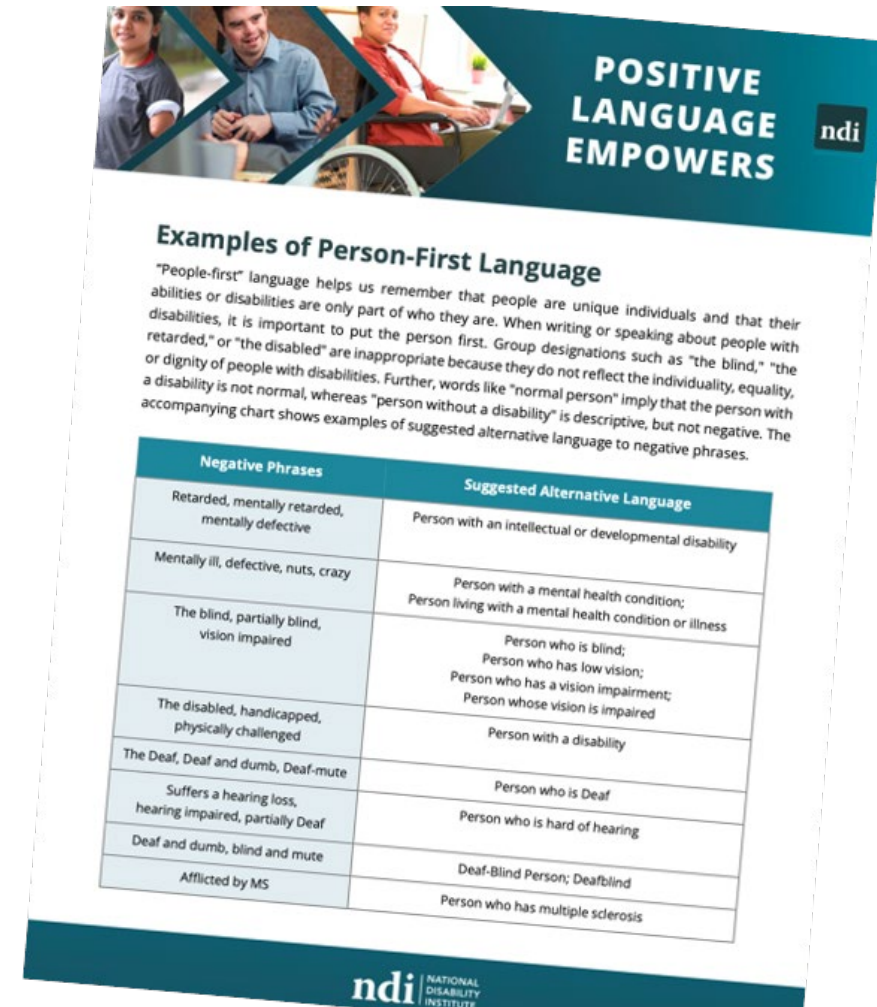
Positive language empowers

- **Person-first language** puts the person first; For people who prefer person-first language, the choice recognizes that a human is first and foremost a person: They have a disability, but that disability doesn't define them. For example:
 - "I am a person with a disability"
 - "Person with cerebral palsy"
- **Identity-first language** puts the disability first as a mark of identity; For people who prefer identity-first language, the choice is about empowerment. It says that disability isn't something that is shameful.

What to use?

What Not To Say

- X Outdated language like *Handicapped* or *Crippled*.
 - ✓ Instead, say *Person with a Disability*.
- X Euphemistic language, like *Differently-abled* or *Special Needs*.
 - ✓ Instead, say *Person with a Disability*.
- X *Confined to a wheelchair*.
 - ✓ Instead, say *Wheelchair user* or *Person who uses a wheelchair*.
- X Language that suggests disabilities are bad like *Suffers from a disability*.
 - ✓ Instead, say *Lives with a disability* or *Has a disability*.
- X “You are so brave and courageous” (inspiration)...



POSITIVE LANGUAGE EMPOWERS ndi

Examples of Person-First Language

“People-first” language helps us remember that people are unique individuals and that their abilities or disabilities are only part of who they are. When writing or speaking about people with disabilities, it is important to put the person first. Group designations such as “the blind,” “the retarded,” or “the disabled” are inappropriate because they do not reflect the individuality, equality, or dignity of people with disabilities. Further, words like “normal person” imply that the person with a disability is not normal, whereas “person without a disability” is descriptive, but not negative. The accompanying chart shows examples of suggested alternative language to negative phrases.

Negative Phrases	Suggested Alternative Language
Retarded, mentally retarded, mentally defective	Person with an intellectual or developmental disability
Mentally ill, defective, nuts, crazy	Person with a mental health condition; Person living with a mental health condition or illness
The blind, partially blind, vision impaired	Person who is blind; Person who has low vision; Person who has a vision impairment; Person whose vision is impaired
The disabled, handicapped, physically challenged	Person with a disability
The Deaf, Deaf and dumb, Deaf-mute	Person who is Deaf
Suffers a hearing loss, hearing impaired, partially Deaf	Person who is hard of hearing
Deaf and dumb, blind and mute	Deaf-Blind Person; Deafblind
Afflicted by MS	Person who has multiple sclerosis

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Effective Communication Tips



The Basics

- Focus on the **person**, not the disability
- Communicate with **confidence**
- Treat adults as adults
- Shake hands
- Pity or pedestal? Neither
- Be wary of attaching labels
- Be sensitive about physical contact
- Always direct communication to person with a disability
- Strive for equity – remove barriers whenever possible
- Relax! It's okay to use



Tips for Effective Communication Video



[Disability Sensitivity Training Video](#)

Number One Tip - Ask First

Always...Ask before you act! Unsure? Ask!

- Okay to offer
- Clarify assistance desired
- Accept no for an answer

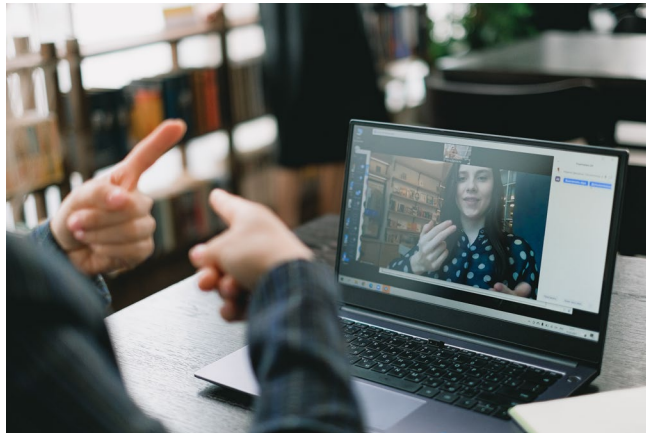
Exploring Different Types of Disabilities and Effective Communication Tips

Speech Disabilities

- Be patient and listen closely.
- **Allow time for the person to speak** as they may need more time to respond to you.
- **Never** finish sentences for them.
- Use the same tone of voice and volume that you would normally use unless the person asks differently.
- **Listen to the person's words**, not the manner in which they are said.
- If you do not understand something the individual says, **do not** pretend that you do.
- Ask for repetition if you cannot understand the person, ask them to repeat or say it back to the person for verification.
- Consider writing as an alternative but ask first.

d/Deaf or Hard of Hearing

- Gain the person's attention.
 - Keep excess noise to a minimum.
 - Ask for their communication preferences.
 - **If** there is an American Sign Language (ASL) interpreter, **look and talk directly to the person, not the interpreter.**
- When speaking with someone who reads lips:
 - Look directly at the individual
 - Face the light
 - Speak clearly in a normal tone of voice
 - Don't hide your mouth and keep your hands away from your face.
 - **Do not** over-exaggerate or shout.
 - Some people who are deaf speak quite clearly and others may be non-verbal.
 - If you don't understand something, ask the person to repeat it or write it down.



Limited Mobility and/or Wheelchair Users

- A person's mobility aid (wheelchair, walker, etc.) is part of their personal space:
 - Do not push, lean on or hold onto their mobility aid or assistive device
 - Do not take mobility aids away from users
- Try to place yourself at eye level when talking.
- Do not assume the individual wants to be pushed – **Ask First.**
- Never patronize people who use wheelchairs by patting them on the head or shoulder.
- Speak to the individual and not a companion who may be with them.
- Provide an accessible space for wheelchair users.
- Feel free to use words like “run” or “walk.”





Intellectual or Developmental Disability (I/DD)

- Be polite, patient and supportive, but not condescending.
- Speak in a normal tone of voice and use simple words and short sentences.
- If you are in a public area with distractions, consider moving to a quieter location.
- Give one piece of information at a time and repeat, if needed.
- Be prepared to repeat what you say, orally or in writing.
- **Offer** assistance completing forms or understanding written instructions and wait for the person to accept.
- Provide extra time for decision-making.

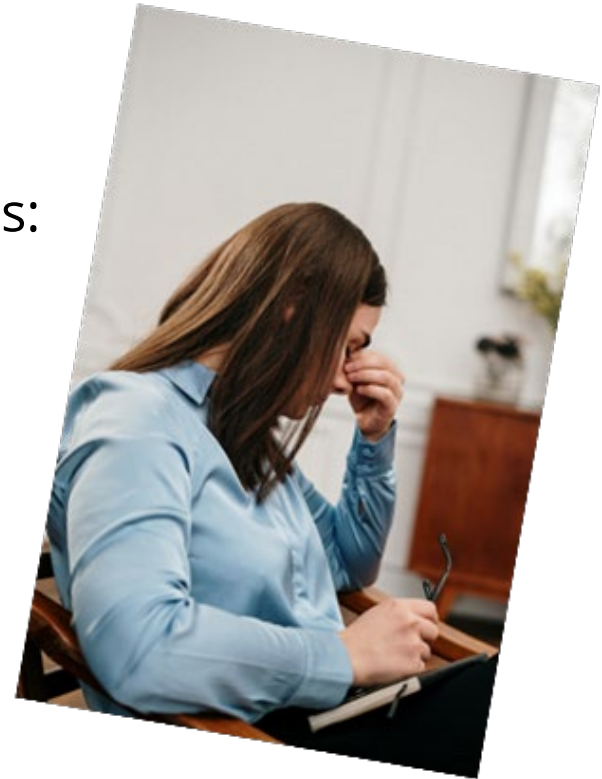
Blindness and Low Vision

- Greet individuals and identify yourself by name.
- Offer to give a description of the layout of the room.
- When offering assistance, ask directly what you need to do.
- Be descriptive in your directions and descriptions.
- It's ok to use words like "see" and "look."
- Never pet, feed or distract a guide or service dog without asking permission first. They are working.
- Tell the individual when you are leaving.



Mental Health Conditions

- Condition that affects a person's thinking, feeling or mood.
- Each person has different experiences, even with the same diagnosis.
- If an individual seems anxious or agitated, always try to minimize stress:
 - Speak calmly and offer to repeat information
 - Be willing to break things down step-by-step without being patronizing
 - Talk in a space that is comfortable with minimal distractions
 - Be a good listener, be responsive and make eye contact with a caring approach
 - Ask appropriate questions, avoid prying and give them the opportunity to speak
- In any crisis situation, stay calm and request assistance if needed.



The Big Q

Asking the Disability Question



Poll Questions

- Do you currently have a demographic question that asks if an individual or a member of their household has a disability?
- What is your level of comfort asking your client if they have a disability?

Why ask about disability?

- Knowing who we are as individuals helps determine one's financial needs to create a more holistic approach to building financial wellness.
- To ensure individuals are receiving all the services and incentives for which they could be eligible:
 - Households with and/or individuals with disabilities may be eligible for additional benefits, services, savings opportunities or tax credits
 - If already receiving benefits such as SSI or SSDI, there could be even more incentives available to explore
- Data collected is anonymously reported and, like all demographic data, it is required by current and potential funders to continue to provide these services for **all** to benefit.
- Helps determine and solidify the need in the community.

How to ask the disability question?

- Recognize it can be awkward or uncomfortable.
- Be patient. Don't assume.
- Be proactive, develop a plan and consider what you are going to say to:
 - Discourage fears of offending someone by asking this question
 - Be prepared for how to respond if a person asks you why you are asking
- **Don't** just expect the person to "check a box."
- **Do** take the time to explain why the question is being asked.
 - "Do you have a disability? I'm asking because it may help me identify if you are eligible for any additional services or benefits."
 - "Do you receive Social Security Benefits such as SSI or SSDI? I'm asking because I may be able to help you identify work incentives that could help you maintain your benefits and explore work options for additional income."

Tips and Strategies

- Give individuals multiple opportunities to disclose their disability by:
 - Asking the question on a written intake form
 - Discussing one-on-one during an intake conversation
 - Ask in different ways: “Do you receive SSI or SSDI?” or “Do you receive any income from Social Security?”
- If applicable, ask again as counseling sessions continue and you build trust and rapport with an individual.
- Ask if a member of their household is receiving Social Security benefits.



Tips and Strategies (continued)

- Take advantage of “just in time” moments
- Rephrase the question or give an example
- Remind individuals information is kept confidential and it is optional
- Have written materials available (If applicable, also in alternate languages)
- People may choose **not** to disclose right away or at all – **respect that decision**



Respect An Individual's Privacy

If someone discloses a disability to you:

- Do not refer to a person's disability unless it is relevant.
- Avoid asking personal questions about a person's disability.
- Be patient, letting them share their story and experience in their own words and time.
- If a person chooses not to disclose, respect that decision.

The Right to Self-Determination

- A person has the **Freedom** to dream, to make his or her own decisions and plan his or her own life.
- A person has the **Authority** to control how money is spent for his or her supports.
- A person has the **Support** needed from friends, family and other people whom that person chooses.
- Individuals take **Responsibility** to do what they say they will do.
- **Confirmation** – the recognition that individuals themselves are a major part of the design of their long-term services and supports.

Key Takeaways

- “The Golden Rule” - Treat others as you want to be treated.
- Everyone’s disability is different.
- Like all of us, people with disabilities have their own unique personal stories and a wide variety of skills and personalities.
- Self-determination is important.
- Language does matter and overall emphasize the person, not the disability (i.e., Use “Person-First” language)
- Made a mistake? Apologize, correct, learn and move on
- Communication is key.
- Don’t assume... It’s okay to **Ask**.

Poll Question

My organization would be interested in training in the area(s) of:

- Disability Inclusion
- Disability Accommodations
- How to Ask the Disability Question
- Inclusive Language
- Tax Services and Credits (i.e., VITA and EITC)
- Racial Equity and Inclusion
- Ensuring Disability is Part of Diversity, Equity and Inclusion
- Financial Education for Persons with Disabilities
- Employment Opportunities for Persons with Disabilities
- Small Business Opportunities for Persons with Disabilities
- ABLE Account Opportunities for Persons with Disabilities



Q & A

Thank You, Sponsor and Coalitions

[For more information on the coalitions and work being done visit National Disability Institute's Race, Ethnicity and Disability page.](#)



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