



U.S. Department of Labor's Advancing Financial Equity for Individuals with Disabilities National Online Dialogue

**October 25 – November 15, 2021
Summary Report**



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Introduction

Executive Summary

As part of its commitment to fostering more equitable opportunities for all Americans, including those with disabilities, the U.S. Department of Labor (DOL) has engaged in a number of efforts to enhance employment and financial empowerment for people from underserved communities. Among them is [Secure Your Financial Future: A Toolkit for Individuals with Disabilities](#). Developed by DOL's Office of Disability Employment Policy (ODEP) and Employee Benefits Security Administration (EBSA), the online toolkit provides clear, accurate information to assist people with disabilities in meeting their financial goals and securing their financial well-being.

In order to gain input on enhancements to the Financial Toolkit, ODEP and EBSA hosted an ePolicyWorks national online dialogue from October 25 to November 15, 2021. Titled *Advancing Financial Equity for Individuals with Disabilities*, the dialogue—and a corresponding Twitter chat—gathered suggestions and additional financial literacy best practices to incorporate into the Toolkit.

Nearly 500 stakeholders visited the dialogue to view, share, comment and vote on ideas in three topic areas addressed by the Financial Toolkit: (1) Financial Tools and Resources; (2) Addressing Barriers; and (3) Employment-Related Financial Questions. The engagement resulted in the generation of 36 specific ideas and 190 votes on those suggestions. These ideas are outlined later in this report, along with metrics related to each idea's popularity.

In addition to specific feedback on the Toolkit itself, dialogue participants contributed numerous comments regarding federal policies, including recommendations that are outside the authority of DOL and the purview of the Toolkit. Such policy recommendations include the following:

- Make Changes to Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)
- Eliminate the Marriage and In-Kind Support and Maintenance Penalties from Supplemental Security Income Benefit Determinations
- Raise SSDI Benefits
- Allow ABLE Account Distributions to Be Deducted from Earned Income for SSDI
- Modify the ABLE Act to Benefit Older Participants
- Expand the Availability of Resources
- End Subminimum Wage

At a time when the COVID-19 pandemic has disrupted the personal finances of many Americans, the *Advancing Financial Equity for Individuals with Disabilities* online dialogue provided an innovative opportunity for citizen crowdsourcing around an important issue. It enabled people with disabilities and their employers, co-workers, educators and mentors, advocacy groups, researchers, business organizations, state and local government officials and other stakeholders to play a key role in informing DOL's efforts to provide the resources an individual with a

disability needs to become economically empowered—and bolster the department’s efforts to advance financial well-being for all.

Online Dialogue Topics

The *Advancing Financial Equity for Individuals with Disabilities National Online Dialogue*’s three topics associated with different areas of interest for the department, as well as specifically to ODEP, including:

1. Financial Tools and Resources

DOL will be reviewing the Financial Toolkit on a quarterly basis to add new resources and remove older ones. Under this topic, dialogue participants shared their ideas on what information they would like to see in the toolkit. They also discussed the formats (e.g., videos, podcasts or fact sheets) in which they would like to see any new materials.

2. Addressing Barriers

People with disabilities of different races, ethnicities and identities face hard economic realities. This topic asked participants to share their ideas on ways the toolkit can best address underserved and marginalized populations and, in particular, suggest resources that would be helpful to improve financial outcomes and/or address the racial wealth divide. In addition, the topic looked to identify financial barriers that individuals with disabilities face from different races, ethnicities and identities (e.g., Black, Latinx, LGBTQ, women, etc.).

3. Employment-Related Financial Questions

Entering the workforce for the first time or reentering after a pause due to disability requires advanced preparation. There are financial considerations at every stage of the employment lifecycle. This topic asked participants to share their employment-related financial questions and concerns so that ODEP can include them in future iterations of the toolkit.

Outreach Efforts

To ensure a wide range of participants in the online dialogue, there were numerous strategic outreach efforts by the different host agencies and contractors, including distributing targeted e-blasts, drafting announcements for the ODEP’s weekly newsletter and posting on @USDOL and @LEADCtr’s social media accounts. In addition, ePolicyWorks conducted its own outreach via the @ePolicyWorks Twitter account and through emails to targeted groups, such as the registrants of previous disability and financial-focused ePolicyWorks online dialogues, advocacy organizations, organizations that represent employers and workers, state and local government officials and other key stakeholders, including members of the disability community.

ePolicyWorks Email and Social Media Outreach

ePolicyWorks conducted nine distinct email campaigns over the course of the dialogue. The emails included the following:

1. Dialogue launch announcement emails (general invite)
2. Two separate targeted dialogue announcement emails (one to past disability- and financial empowerment-focused dialogue participants and a second to targeted disability advocacy groups)
3. Dialogue "last week" reminder email to dialogue registrants
4. Dialogue "last week" reminder email to ePolicyWorks community
5. Dialogue "extension" email
6. Twitter chat announcement email
7. Twitter chat "mark your calendar" reminder email
8. Twitter chat "starts in one hour" reminder emails
9. Dialogue "last day" email

In total, approximately 20,000 emails were sent to ePolicyWorks stakeholders with an open rate of 20%, which is several percentage points better than recent ePolicyWorks dialogue outreach campaigns and higher than the industry average of 17%. All the individuals who opened the emails not only were informed about the dialogue but also learned about DOL's [Secure Your Financial Future: A Toolkit for Individuals with Disabilities](#). In addition, 8% of individuals who opened one of the outreach emails clicked on a link in the email.

- Total emails delivered: **16,788**
- Total emails opened: **3,364**
- Total number of clicks on links in emails (excluding multiple clicks of the same link): **265**

In addition to email distribution, ePolicyWorks posted 26 tweets to its Twitter account throughout the dialogue, including 12 tweets prior to the #EPWChat Twitter chat and 4 tweets after the conclusion of #EPWChat Twitter chat.

- Number of impressions from all @ePolicyWorks Advancing Financial Equity promotional tweets: **12,179**
- Total engagement with @ePolicyWorks Advancing Financial Equity tweets (includes likes, clicks, replies or retweets): **271**

Independent Online Dialogue and Twitter Chat Promotion

Beyond outreach by ePolicyWorks, DOL, the LEAD Center, and many other public and private organizations promoted the online dialogue and Twitter chat through Facebook, LinkedIn, Twitter, emails, blogs, newsletters and action alerts. A sampling of the organizations and publications that disseminated details regarding the online dialogue and Twitter chat include:

- [ABLE National Resource Center](#)
- [Association of People Supporting Employment First \(APSE\)](#)
- [The Campaign for Disability Employment \(CDE\)](#)
- [The Council of State Governments \(CSG\) Disability Employment Policy](#)
- [Easterseals HQ](#)
- [Indiana Bureau of Developmental Disabilities Services](#)
- [Indiana Vocational Rehabilitation](#)
- [Job Accommodation Network](#)
- [Motlow State Community College](#)
- [National Association of Workforce Development Professionals](#)
- [North Carolina Department of State Treasurer](#)
- [Pennsylvania Rehabilitation Council](#)
- [Research & Training Center on Disability in Rural Communities](#)
- [Southeast ADA Center](#)
- [The Partnership on Inclusive Apprenticeship](#)
- [TTAC Online](#)
- [Yahoo- News](#)

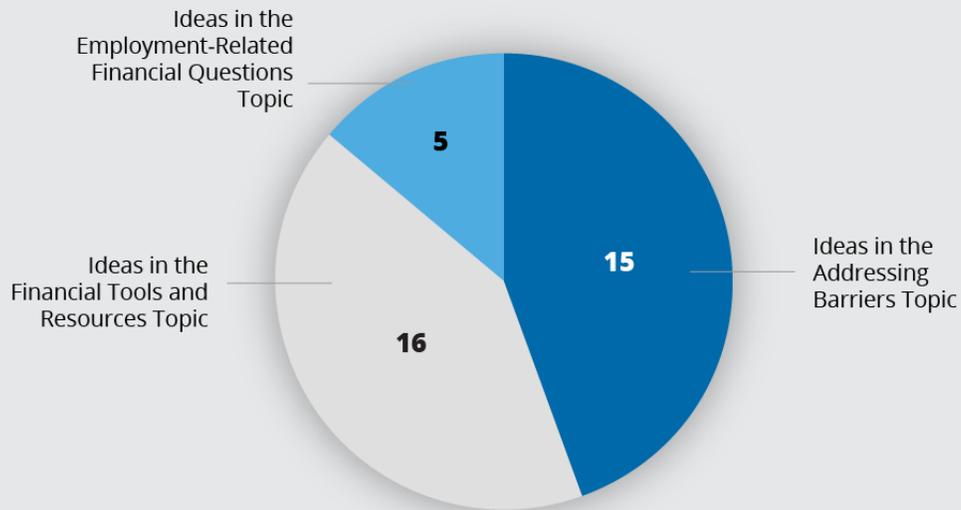
On November 4, 2021, at 11:58 a.m. ET, the ePolicyWorks team posted a press release, "Online Dialogue on Advancing Financial Equity for Individuals with Disabilities Now Open for Participation," to PRNewswire. The press release received more than 1,000 views, with 173 views and 39 click-throughs directly on PRNewswire.com; the dialogue received 21 of those clicks. The release received 104 pickups from media sources with a potential reach of four million viewers.

Online Dialogue Participant Summary

The *Advancing Financial Equity for Individuals with Disabilities National Online Dialogue* opened on October 25, 2021, and closed at the end-of-day on November 15, 2021. Detailed below is information on the contributions to the dialogue, including ideas, comments and votes, along with the number of online dialogue views, registrants, participation rates, location of registrants and profile information provided by registrants during the registration process.

Contributions to the Online Dialogue

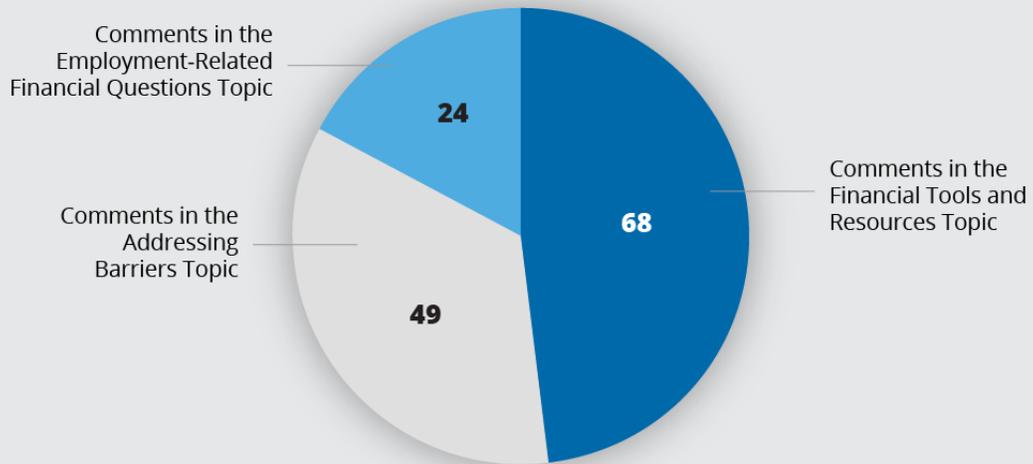
 **36** Total number of ideas in the online dialogue



Total number of ideas in the online dialogue: 36

- Ideas in the Financial Tools and Resources Topic: **16**
- Ideas in the Addressing Barriers Topic: **15**
- Ideas in the Employment-Related Financial Questions Topic: **5**

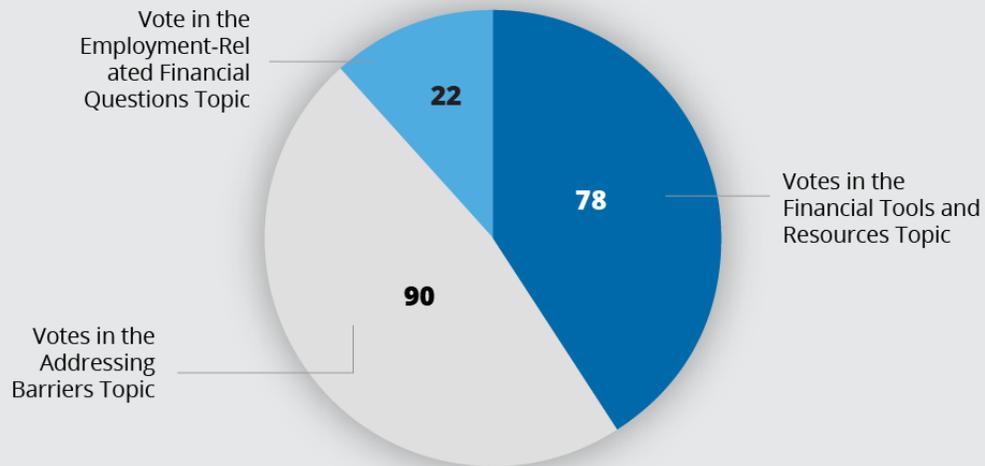
 **141** Total number of comments in the online dialogue



Total number of comments in the online dialogue: 141

- Comments in the Financial Tools and Resources Topic: **68**
- Comments in the Addressing Barriers Topic: **49**
- Comments in the Employment-Related Financial Questions Topic: **24**

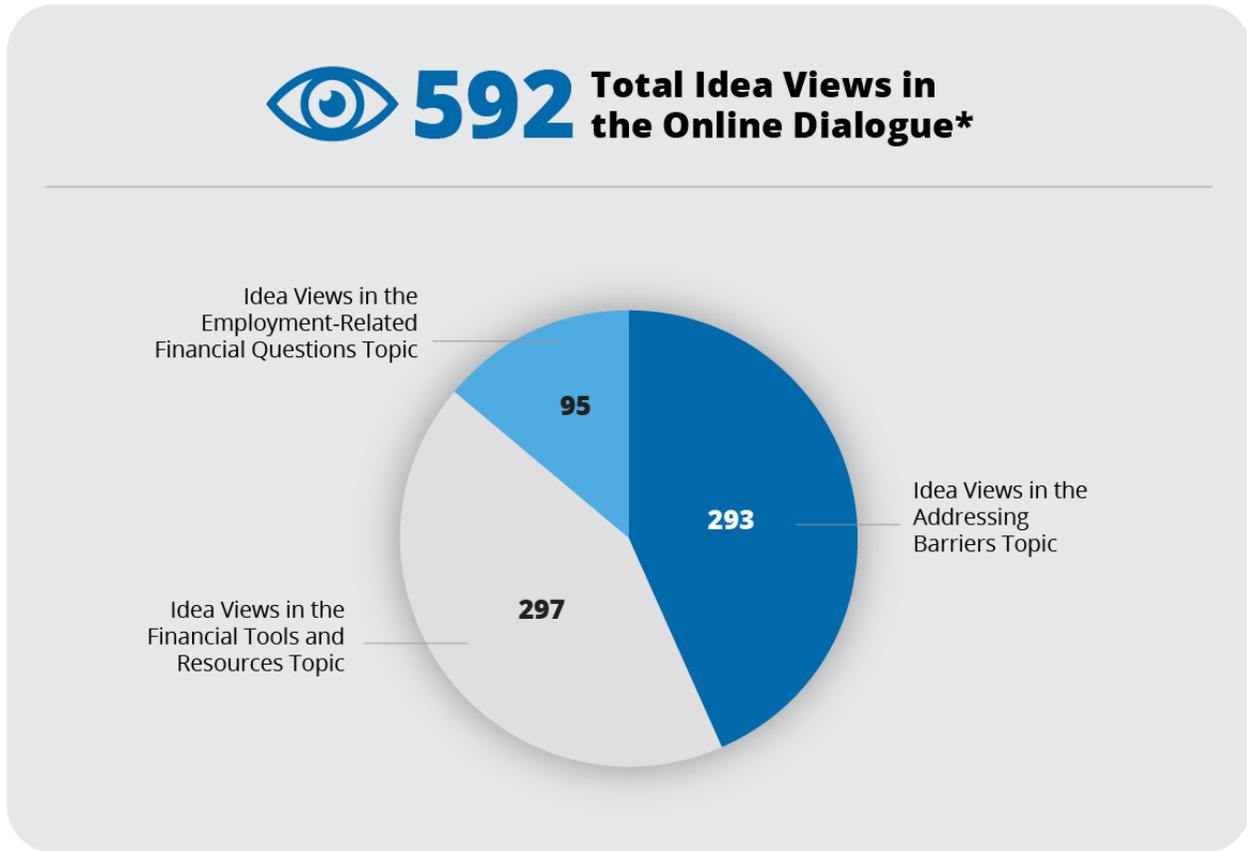
 **190** Total number of votes in the online dialogue



Total number of votes in the online dialogue: 190

- Votes in the Financial Tools and Resources Topic: **78**
- Votes in the Addressing Barriers Topic: **90**
- Votes in the Employment-Related Financial Questions Topic: **22**

Idea Views in the Online Dialogue



Total number of idea views in the online dialogue*: 592

- Idea Views in the Financial Tools and Resources Topic: **297**
- Idea Views in the Addressing Barriers Topic: **293**
- Idea Views in the Employment-Related Financial Questions Topic: **95**

**Idea Views include the number of times a verified registered member of the dialogue, including moderators, opened the idea detail page to view the full description of an idea.*

Visitors, Registrants and Participants in the Online Dialogue

From October 25 to November 15, 2021, the *Advancing Financial Equity for Individuals with Disabilities National Online Dialogue* could be viewed by visiting WorkforceSystems.IdeaScale.com. Visitors to the website could access all the ideas, comments and votes in the online dialogue, as well as links that provided information on how ePolicyWorks dialogues work, more information about ODEP and EBSA, as well as department resources including the financial toolkit.

In order to participate in the dialogue—i.e., add an idea, comment or vote—individuals completed a registration process. The registration process entailed an online form that asked if registrants would like to share a story related to any topic of this dialogue with members of the dialogue team. They were also asked to indicate whether or not they could be contacted further. After the form is submitted, registrants are asked to verify their email. Once individuals are verified, they can create a password, log in and add ideas, as well as comment and vote on ideas submitted by others.

For the following metrics, “visitors” are defined as all individuals who visited the URL of the dialogue, whether or not they choose to complete the registration process. As mentioned above, all visitors to the URL can view all ideas, comments and votes in the online dialogue. “Registrants” are those who successfully verified their email and created a password. “Participants” include anyone who submitted an idea or commented or voted on an idea submitted by another.

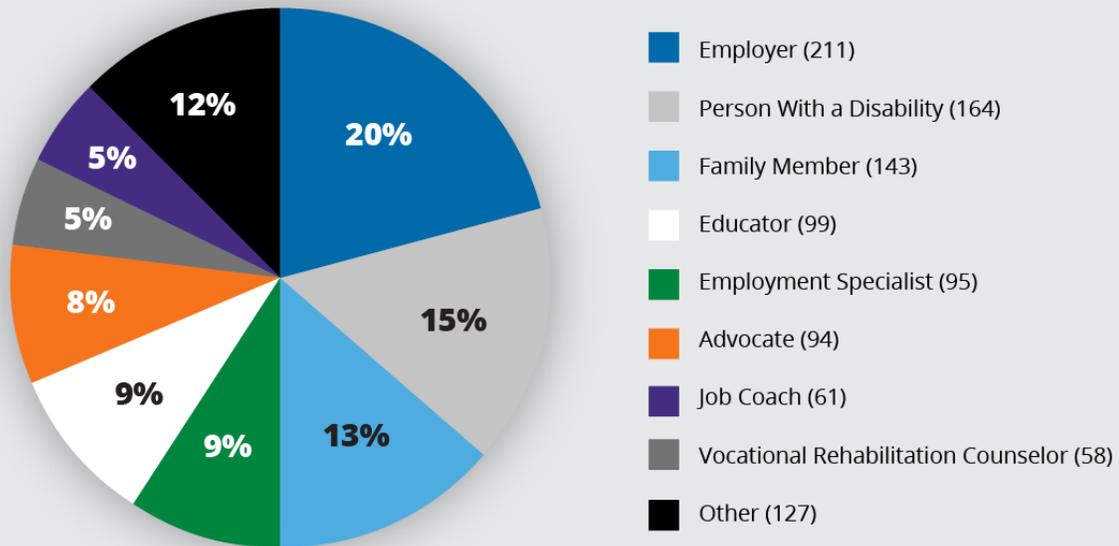
- Total number of visitors to the online dialogue: **490 individuals**
- Total number of visits to the online dialogue: **1,159 visits**
- Total number of pages viewed: **4,480 pages**
- Average number of times visitors came to the online dialogue: **2.37 times**
- Average length of time they spent visiting the online dialogue: **6:59 minutes**
- Average pages they viewed during a visit to the online dialogue: **3.87 pages**
- Total number of states represented by dialogue visitors: **48 and the District of Columbia**
- Total number of registrants in the dialogue: **269 individuals**
- Total number of registrants who participated by contributing an idea, comment or vote: **55 (20.5% of registrants)**
- Total number of registrants who contributed ideas: **31**
- Total number of registrants who contributed comments: **32**
- Total number of registrants who contributed votes: **54**

Online Dialogue Registration Questions

When registering for the *Advancing Financial Equity for Individuals with Disabilities National Online Dialogue*, registrants were asked if they would like to share their role and race. Registrants were given prepopulated choices and could choose all that applied. More than 250 dialogue registrants answered the questions when they registered. Below is a summary of their responses.



Registration Question Responses to "Role" (choose all that apply)

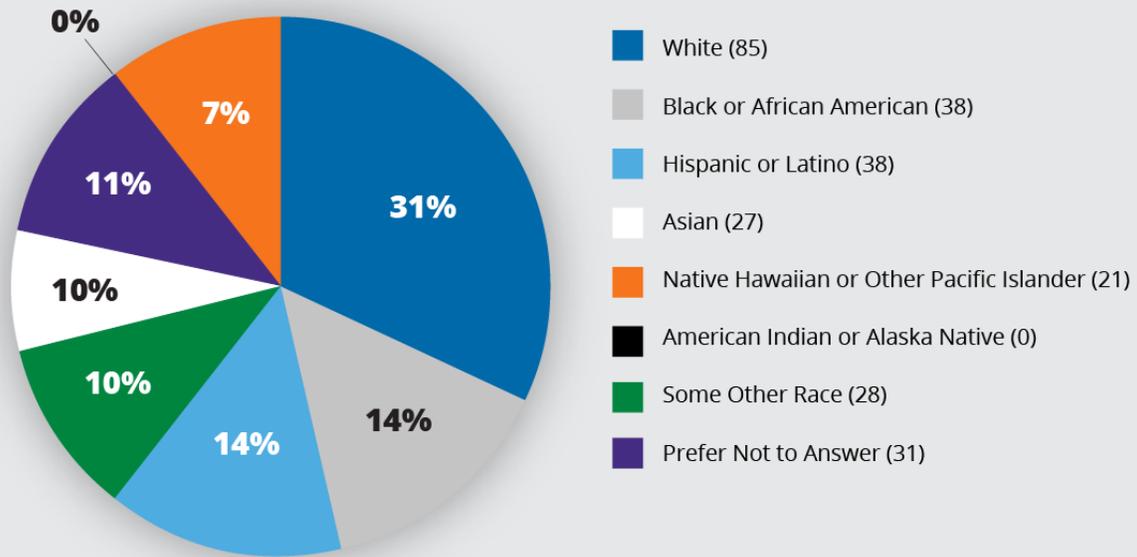


Registration Question Responses to "Role (choose all that apply)"

- Employer: 211 (20%)
- Person with a disability: 164 (15%)
- Family member: 143 (13%)
- Educator: 99 (9%)
- Employment specialist: 95 (9%)
- Advocate: 94 (8%)
- Job coach: 61 (5%)
- Vocational rehabilitation counselor: 58 (5%)
- Other: 127 (12%)



Registration Question Responses to "Race" (choose all that apply)



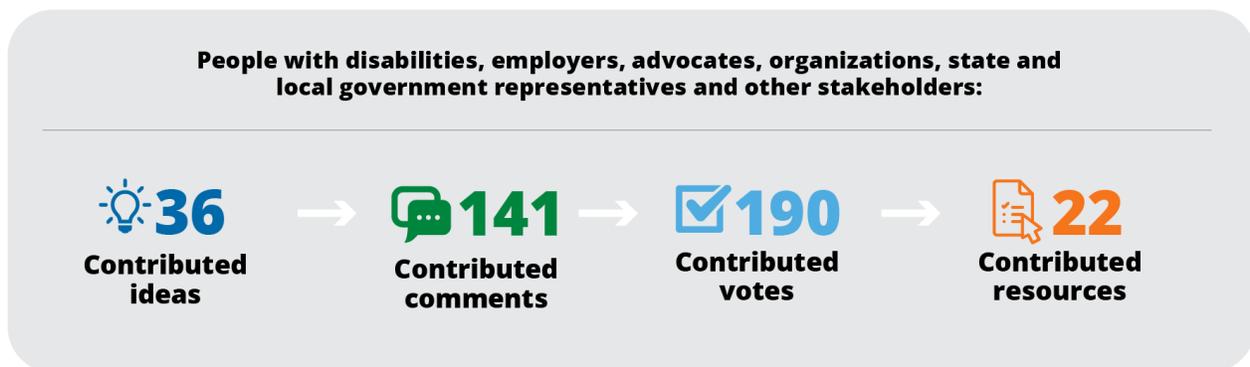
Registration Question Responses to "Race (choose all that apply)"

- White: 85 (31%)
- Black or African American: 38 (14%)
- Hispanic or Latino: 38 (14%)
- Asian: 27 (10%)
- Native Hawaiian or Other Pacific Islander: 21 (7%)
- American Indian or Alaska Native: 0 (0%)
- Some Other Race: 28 (10%)
- Prefer Not to Answer: 31 (11%)

Review and Analysis of Online Dialogue Contributions and Twitter Chat Discussion

Over the course of the *Advancing Financial Equity for Individuals with Disabilities National Online Dialogue* and corresponding Twitter chat, participants from across the U.S. shared thought-provoking and innovative ideas and recommendations on ways the Department can ensure it provides the resources and tools people need to promote economic self-sufficiency throughout the work lifecycle. The results will help formulate future priorities and funding opportunities in order to ensure that the Department addresses the needs of individuals with disabilities from diverse backgrounds. In addition, the information gathered through this process will help shape ODEP's understanding of the financial issues people with disabilities face.

The range and depth of the ideas submitted and discussed during the online dialogue and Twitter chat demonstrates the immense value of engaging citizens in collaboration efforts. People with disabilities, employers, advocates, organizations, state and local government representatives and other stakeholders jointly contributed 36 ideas, 141 comments, 190 votes and 22 resources ([Appendix A](#)) to the dialogue.



Based on these contributions along with the discussion during the November 10, 2021 Twitter chat (detailed in the [Advancing Financial Equity for Individuals with Disabilities @ePolicyWorks Twitter Chat section](#) below), several themes, takeaways and policy suggestions emerged through the stakeholder submitted ideas, tweets and the discussions that took place in the comments.

Key Themes and Takeaways

Create a Version of the Financial Toolkit for those Interested in Learning Basic Financial Skills

Numerous ideas in the dialogue asked that the Financial Toolkit address the needs of those with intellectual disabilities, which may require plain language and information about very basic financial skills. Many caregivers and advocates discussed the need to have individuals with intellectual disabilities understand the very basic aspects of budgeting including spending and saving. One dialogue participant suggested creating a separate version of the Toolkit specifically targeting that audience and include links to resources that discuss fundamental financial skills. Another suggested

creating simple worksheets that show how to allocate a paycheck and include basic information for budgeting. She suggested having sample worksheets together with blank ones. Once they are filled out, they could be printed out for future reference.

Develop Supplements to the Toolkit in Other Formats

Individuals in the dialogue and Twitter chat overwhelmingly agreed that the Financial Toolkit serves as an important resource. There were many recommendations in the dialogue on how to share the information included in the Toolkit using different mediums. For example, one participant recommended creating an online or virtual course based on the Toolkit's content. There were several suggestions to incorporate a video or a PowerPoint deck that could be utilized by teachers and counselors. Individuals recommended developing budgeting worksheets and/or spreadsheets that can be downloaded and used in conjunction with the Toolkit. One participant requested more video and audio options within the Toolkit.

Promote the Toolkit

There were a number of suggestions in the Twitter chat and dialogue on different ways to promote the Financial Toolkit and ensure it is reaching individuals with disabilities, including those from underserved communities. Dialogue participants discussed the need to make sure that the Toolkit is available to students (and parents) before and during the transition from school to the workforce. One individual suggested that the Toolkit be offered as a standard resource by career counselors and school personnel to support all students as they move from school to career or higher education. In addition, it would be helpful if a variety of different websites linked to the Toolkit, like those hosted by vocational rehabilitation centers and state governments, to reach a broader audience. Participants stressed that like all resources, the Toolkit is only valuable if individuals who need it can find it; therefore it is imperative that the Department of Labor utilize all the technology available, such as text messaging and social media, to get information to the correct audiences.

Incorporate a Page on How to Find a Certified Benefits Counselor or Financial Planner

Several ideas discussed the need for more information on how to locate certified benefits counselors or work incentives specialists, as well as how to hire financial planners or financial advisors. Specifically, participants requested resources on how to locate professionals familiar with the unique needs and circumstances of working individuals with disabilities, including those from underserved communities. In addition to identifying these financial and benefits professionals, participants pointed out the need to ensure that all financial planners are knowledgeable about the ABLA Act and other available tools to working individuals with disabilities. This could include marketing the Financial Toolkit to associations and organizations that are focused on financial professionals and on universities or colleges that certify them. Finally, one participant recommended that the Financial Toolkit also include information on how to identify scammers and avoid other financial pitfalls.

Add a Section on Strategies to Finance Employment Supports Under the First Four Topics

There were requests in the dialogue and during the Twitter chat for the Financial Toolkit to include information on how to ensure that people with disabilities, specifically those from underserved populations, can finance the supports they need to find and secure to succeed at a job. For many people with disabilities, this includes assistive technology, but it can also encompass transportation, clothing and additional technologies. In addition, one idea in the dialogue suggested including information in the Toolkit on how to finance job certifications and other accreditations that allow an individual with disabilities to move up in their career.

Include Considerations that Effect Future Financial Needs Under Each Topic

One active discussion in the dialogue brought up the need to promote information about securing a stable long-term financial future, including information on how to set up investment accounts that will benefit the individual later in life. Another idea mentioned was the fact that individuals with disabilities might face different financial challenges as they age. One participant proposed creating pages under each topic of the Financial Toolkit that focus on developing financial plans for the needs many people with disabilities experience later in life, like higher medical expenses.

Expand on the Information about ABLE Accounts

Though the Financial Toolkit has a number of links to ABLE Account resources, ABLE Accounts were one of the main topics of discussion in the dialogue and Twitter chat. Many dialogue ideas suggested including more detailed information about ABLE Accounts to supplement the links and resources already in the Toolkit. Specifically, one participant asked that the Toolkit include information on how ABLE Accounts work with other financial tools discussed, as well as trusts and investment accounts.

Highlight Financial Decision-Making Resources Under the Starting a Job Topic

Critical financial decisions are made when an individual accepts and starts a job. Dialogue participants discussed the importance of having financial information available at the very beginning of their careers when they are making important financial decisions. Specifically, one idea mentioned that when a person starts a job, they would benefit from receiving information on how to look for and compare financial products and services that can support their financial goals. One participant shared a tool from the Consumer Financial Protection Bureau that offers guidance on the different types of products that can help a person meet a specific financial goal. The tool also highlights the importance of comparing products and helps build awareness that people have choices.

Enhance the Toolkit with Sections Specific to Intersectionality and Underserved Populations

There was an active conversation in the dialogue and during the Twitter chat around ensuring the resources within the Toolkit provide equitable guidance, as intersectionality plays a large part in creating economic disadvantages and barriers to financial independence. One idea was to collaborate directly with people of color with disabilities to create new resources specific to the

intersection of race and disability. Another idea involved connecting all workforce partners, employers, organizations and technical assistance centers to ensure promotion and reach of these specific resources are attainable to the right communities. Many agreed that it is vital that the Department of Labor actively promote the Toolkit with historically underserved populations.

Create a State or Local Hub/Community of Practice for Identifying Local Financial Resources

There was a discussion in the dialogue about the fact that many financial tools, resources and regulations are state- and local-focused. Because of this, many agreed that there is a clear need for a section of the Financial Toolkit to be more regionally focused. Several participants suggested creating a local hub within the Toolkit to share local links and resources. One participant mentioned the idea of creating a community of practice for each state where people could share resources. In a state hub, information could be shared about state-specific ABLE resources and about the different states' Medicaid Buy-In programs.

Policy Suggestions

During the dialogue and associated Twitter chat, participants contributed numerous ideas and comments regarding federal policies, including suggestions that are outside the authority of DOL and the purview of the Toolkit. All contributions are included here so they can be shared with the appropriate policy advisors

The policy suggestions from the participants reflect a common theme, that financial literacy alone will not move the needle on the financial instability of people with disabilities. In addition to individuals with disabilities building their financial confidence and capability through resources and strategies such as those made available through the Financial Toolkit, several public policies need to be modernized to reflect the current economic realities that all Americans, including Americans with disabilities face. In addition to the current high levels of housing and food costs, people with disabilities also face additional costs due to their disability. [Research](#) shows that a household containing an adult with a disability that limits their ability to work requires, on average, 28 percent more income (or an additional \$17,690 a year) to obtain the same standard of living as a similar household without a member with a disability. This research amplifies the common theme of the comments – policy advisors must consider the barriers to financial mobility that the systems create as they cannot be overcome by the actions of the beneficiary alone.

Make Changes to Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI)

During the dialogue and Twitter chat, participants recommended changes to SSI and SSDI policies so that they are more supportive of individuals with disabilities who want to work. Participants shared their fears of losing benefits because of increased income or work hours. As part of the policy recommendations, participants discussed updating allowable wage amounts (substantial gainful activity) in the Social Security Administration's policies to more accurately reflect livable wages and State increases in the minimum wage.

Currently, to maintain eligibility for SSDI, a person cannot earn more than the substantial gainful activity (SGA) amount (detailed below) determined annually by the Social Security Administration (SSA). For non-blind individuals, the monthly SGA amount for 2022 is \$1350. The Social Security Act specifies a higher SGA amount for statutorily blind individuals. The monthly amount for statutorily blind individuals for 2022 is \$2260. Both amounts are adjusted with changes in the national average wage index. Participants in the dialogue recommended changing the return-to-work policies to allow individuals with disabilities to earn higher levels of income without fear of losing needed benefits.

In addition to recommendations to increase the substantial gainful activity amount and more accurately index it to inflation going forward, several people discussed increasing the amount and allowable expenses under the General Income Exclusion, which currently excludes the first \$20 of earned or unearned income a person receives. Participants also recommended updating the Earned Income Exclusion, which excludes the first \$65 a person earns from working.

One participant specifically suggested increasing the asset limits in SSA's policies. There is no limit on assets for SSDI. For SSI, countable resources must not be worth more than \$2,000 for an individual or \$3,000 for a couple.

Eliminate the Marriage and In-Kind Support and Maintenance Penalties from Supplemental Security Income Benefit Determinations

During the dialogue, participants discussed eliminating the marriage penalty and in-kind maintenance and support rules that reduce benefits for those who receive shelter, meals, and groceries from family or friends. Though SSDI benefits are not impacted by marriage, under the current benefits for a married couple, both of whom receive SSI and have no other income, a married couple would receive 25 percent less than the total they would receive if they were living together but not a married couple.

Participants recommended changing the rules for in-kind support and maintenance which reduces the amount of SSI cash benefit an individual receives when it is determined that the individual is receiving support to cover rent, mortgage, food, or utilities.

Raise SSDI Benefits

One participant outlined a number of specific policy recommendations including raising benefits to at least the federal poverty line and indexing it to inflation going forward. Dialogue participants shared the difficulties of trying to survive on SSDI alone.

Allow ABLE Account Distributions to be Deducted from Earned Income for SSDI

Along with the recommendations to include more detailed information about the ABLE Act in the Toolkit, participants submitted specific policy recommendations for updates to the Act. For example, one individual suggested revising public benefit policies to allow ABLE Act contributions to be deducted from earned income. Currently, when a person uses his or her income to contribute

to an ABLE account there is no income disregard or applicable work incentive to reduce countable income, even though we know that the ABLE account disbursements must be used for qualified disability expenses. Income received by the designated beneficiaries and deposited into their ABLE accounts is considered income to the designated beneficiary. SSA could simplify workload and reduce the paperwork burden on their staff by allowing contributions to an ABLE account to be disregarded as income under both programs rather than requiring that the Beneficiary demonstrate that the funds from an ABLE account were used as an impairment related work expense or a blind work expense.

Others submitted ideas in the dialogue that suggested changing policy to increase the number of allowable expenses under the ABLE Act. Under the ABLE Act, the following are currently considered qualified disability expenses: education; housing; transportation; employment training and support; assistive technology and related services; personal support services; health; prevention and wellness; financial management and administrative services; legal fees; expenses for ABLE account oversight and monitoring; and basic living expenses. Given that the ABLE Act policies allow for a broad range of expenses to count as qualified disability expenses, the comments from participants reflects a gap in knowledge about ABLE accounts and the benefits of using an ABLE account. The ABLE Act was passed without funding to educate eligible individuals about this important financial opportunity.

ABLE Act and Older Participants

One participant shared their personal experience with the ABLE Act reflecting on how he/she did not learn about the benefit until later in his/her career and suggested a change in policy to allow an increased annual contribution limit, something akin to the IRA catch-up adjustment, for those over 50 years old. Currently the annual contribution limit is \$16,000 a year. Medical costs are particularly high at this stage of life, so additional funding could make a significant difference when dealing with a multitude of medical needs.

Expand Availability of Resources

Dialogue and Twitter chat participants discussed the need to increase the level of access people with disabilities have to specific resources that provide them with important and necessary information regarding their financial rights and independence. Some ideas were to mandate certain partnerships the federal government has with state agencies and Vocational Rehabilitation organizations that would require them to share information about these educational resources within their communities. Another recommendation was to enact policies that require certain accessibility standards when disseminating information, and to require metrics around the reach that directly influences underserved populations, aging communities and people of color.

End Subminimum Wage

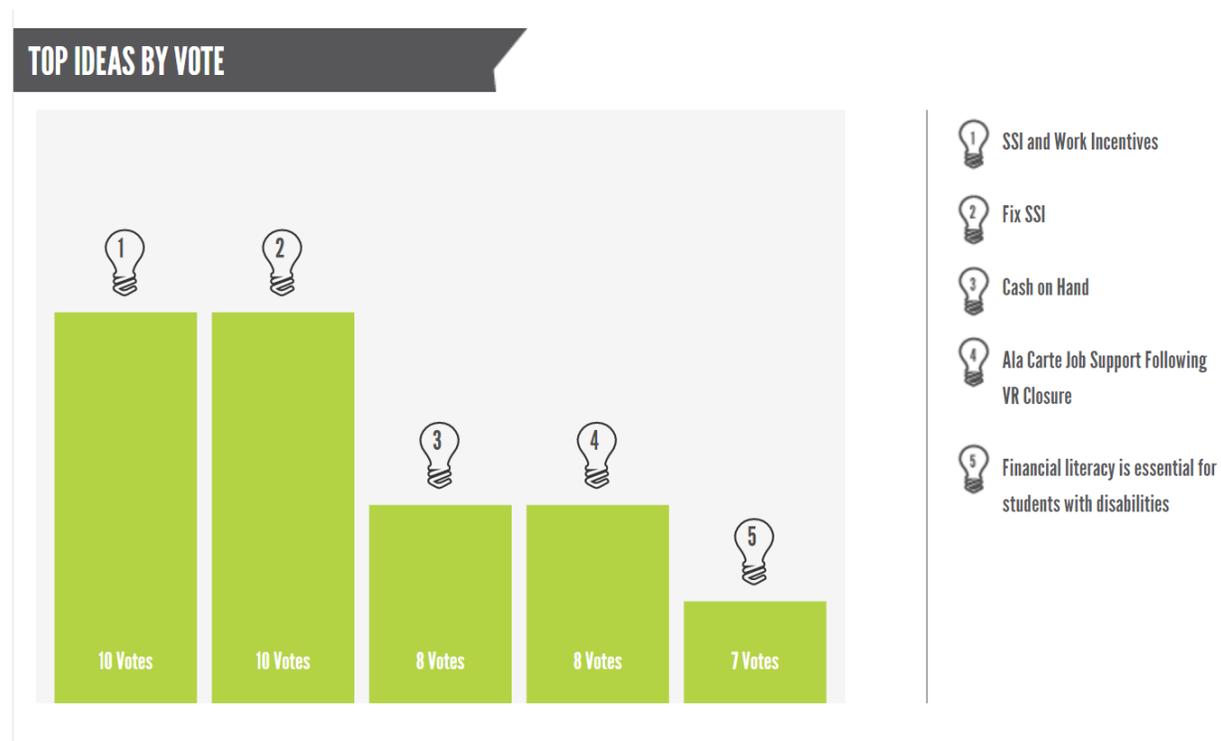
An idea submitted (with several comments) recommended ending subminimum wage at the federal level. Specifically, the discussion suggested changing the Fair Labor Standards Act, which

allows the 14(c) minimum wage certificate that enables employers to pay certain individuals at wage rates below the minimum wage. Specifically, participants proposed not allowing subminimum wage for individuals whose earning or productive capacity is impaired by a physical or mental disability, including impairments related to age or injury.

Top Ideas by Vote

Below are the five top ideas by vote from the *Advancing Financial Equity for Individuals with Disabilities National Online Dialogue*.

The ideas listed in the following section include minor typographical corrections, which have in no way impacted the substance or the intention of the revised posts.



SSI and Work Incentives

Topic: Addressing Barriers

10 Up Votes | 0 Down Votes | 10 Net Votes

Comments: 4

Followers: 3

If an individual receives an SSI monthly payment of \$700 and the cap is \$18,960 before SSI starts to deduct \$1 for every \$2 earned it reduces the incentive to work enough hours to make a good living in many instances. Many individuals are not able to work 40 hours a week due to their disability and are still fearful of losing their healthcare benefits. A better explanation is needed or else a raise in the cap on allowable income.

Fix SSI

Topic: Addressing Barriers

10 Up Votes | 0 Down Votes | 10 Net Votes

Comments: 12

Followers: 2

Fix SSI, the program offers sub-poverty wages that haven't been updated since the 80s and punishes beneficiaries lucky enough to have family support and or savings while making us live paycheck to paycheck #DemolishDisabledPoverty

Along with punishing us for accepting paid work

Cash on Hand

Topic: Financial Tools and Resources

8 Up Votes | 0 Down Votes | 8 Net Votes

Comments: 4

Followers: 1

Our agency- CDHY- Center for Deaf and Hard of Hearing Youth have created a series of 15 videos called Cash on Hand that are presented in American Sign Language by deaf adults. These were created by our agency and filmed, then voiced over in English and Spanish. They cover very simple topics from needs and wants, what is bank, what does my paycheck look like, eating out or cooking in, buying Starbucks daily or buying a coffee pot and many more topics including getting ready to go to work. They have all been uploaded to the OER Commons website which are used as free resources for teachers and professionals around the US. <https://www.oercommons.org> or <https://www.oercommons.org/search?f.search=cdhy>.

Ala Carte Job Support Following VR Closure

Topic: Addressing Barriers

8 Up Votes | 0 Down Votes | 8 Net Votes

Comments: 3

Followers: 2

In 2003 my husband and I adopted my brother following the death of my parents. He is diagnosed with a developmental disability. He is now 27 and works full time. One of the challenges we have encountered in this journey to empower his independence is that he does really well starting a job with minimal support. Employers love him because he is a hard worker, is a genuinely nice guy and extremely dependable. Unfortunately, communication is really challenging for him. More times than I care to remember, he will lose a job due to not understanding something simple. As his sister, I can't talk to the employer and problem solve the concern nor do I understand the entire situation because my brother is unable to explain what he was told. Other employees serving as

natural supports often leave their jobs or are transferred to other positions and his natural support is then gone.

One of the supports I have asked VR to provide post-employment is an occasional check in with him every three months. This would provide him an opportunity to sit down with someone who could ask open ended questions and problem solve any concerns. It is an opportunity to build on his employment skills for life-time success. Currently, this is not an option within VR due to a lack of technical specs as well as financial considerations.

This issue is not just something my brother has encountered. I am also a Certified Vocational Counselor who works with individuals with a variety of mental health and developmental disabilities. It makes much more economic sense to pay someone to check in with those who need this service every three months and problem solve any potential issues that could lead to termination, then to wait till the individual is fired and has to reapply for VR services.

As the saying goes, "an ounce of prevention is worth a pound of cure."

Financial literacy is essential for students with disabilities

Topic: Financial Tools and Resources

8 Up Votes | 1 Down Votes | 7 Net Votes

Comments: 18

Followers: 2

Students with disabilities need education in financial literacy, especially during transition. This includes how to save/spend/budget and maintain benefits like Medicaid and SSI. Please see the resources in this article:

<https://reader.mediawiremobile.com/epmagazine/issues/202245/viewer?page=27>

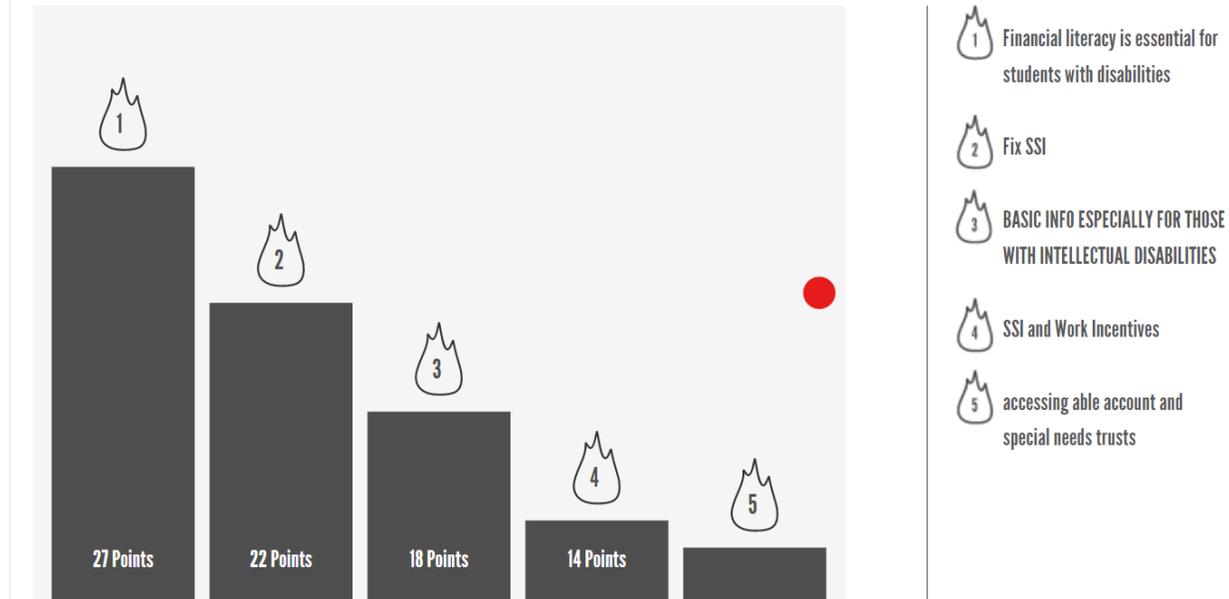
Most Active Ideas

Below are the most active ideas from the *Advancing Financial Equity for Individuals with Disabilities National Online Dialogue*. "Most active" is determined based on the idea's total number of views, comments, votes and followers over the course of the dialogue.

Three of the most active ideas, **financial literacy is essential for students with disabilities**, **fix SSI** and **SSI and work incentives** were also the top ideas by vote. See the [Top Ideas by Vote](#) sections for a full description. Below are the other most active ideas.

The ideas listed in the following section include minor typographical corrections, which have in no way impacted the substance or the intention of the revised posts.

MOST ACTIVE IDEAS OCTOBER-2021 TO NOVEMBER-2021



BASIC INFO ESPECIALLY FOR THOSE WITH INTELLECTUAL DISABILITIES

Topic: Financial Tools and Resources

5 Up Votes | 1 Down Votes | 4 Net Votes

Comments: 12

Followers: 2

My daughter has severe memory issues and intellectual disabilities that vary based on seizure activity. What she remembers today might be wiped out from a seizure. Having computer-based training that can be repeated over and over would be helpful. Basic info for budgeting with sample spreadsheets with blank ones that can be printed. Showing budgeting such as Money in (SSI, SSDI, WAGES, GIFTS, TRUSTS, ETC with explanation of what each acronym is and stands for Money out (RENT, FOOD, CLOTHING, PERSONAL ITEMS, INTERNET, CABLE, UTILITIES ETC WITH EXAMPLES e.g., what are utilities. electric and gas, water, etc.), BANK STATEMENTS, CHECKING ACCOUNTS, SAVINGS ACCOUNTS, ABLE ACCOUNTS, CREDIT CARDS, DEBIT CARDS, CHECKS, WHAT THEY ARE, WHAT THE NUMBERS MEAN (EG Routing numbers, account numbers, CVV numbers, how to fill out a check, what to do when lost or stolen, how to protect identity, ETC in very SIMPLE language)

EVERYTHING EXPLAINED IN DETAIL.

FEDERAL TAXES and do I have to fill out ABLE OR OTHER ACCOUNTS BY State AND THE NUANCES ASSOCIATED WITH THEM. In Ohio, my understanding if it sits unused the State continues to take monthly fees from it

All of this could be printed so that it's available for reference as well as having it online.

Accessing able account and special needs trusts

Topic: Financial Tools and Resources

7 Up Votes | 0 Down Votes | 7 Net Votes

Comments: 6

Followers: 2

Develop a portal to explain ABLE accounts and how to create and maintain. Explain how trust funds work with ABLE accounts; some people might have both a trust and an ABLE account. Some trust fund companies allow funds to be deposited into an ABLE account I think it would be good to talk about.

Most Popular Ideas

Below are the most popular ideas from each of the online dialogue's three topic areas. "Most popular" is determined based on the idea's total number of up votes, comments and followers at the conclusion of the dialogue.

The ideas listed in the following section include minor typographical corrections, which have in no way impacted the substance or the intention of the revised posts.

Most Popular Ideas from the Financial Tools and Resources Topic

1. Cash on Hand *(the full description of this idea can be found under [Top Ideas by Vote](#))*

20 Up Votes | 0 Down Votes | 20 Net Votes

Comments: 5

Followers: 2

2. Financial literacy is essential for students with disabilities *(the full description of this idea can be found under [Top Ideas by Vote](#))*

20 Up Votes | 0 Down Votes | 20 Net Votes

Comments: 1

Followers: 2

3. accessing ABLE account and special needs trusts *(the full description of this idea can be found under [Most Active Ideas](#))*

14 Up Votes | 0 Down Votes | 14 Net Votes

Comments: 1

Followers: 2

4. annual contribution limit *(description below)*

13 Up Votes | 0 Down Votes | 13 Net Votes

Comments: 2

Followers: 1

For those elderly people (over 70 years of age) who didn't know about the ABLÉ program until very late, it would be most helpful if they were allowed an increased annual contribution limit, something akin to the IRA catch-up adjustment. Yes, medical costs are particularly high at this stage of life, so additional funding could make a big difference when dealing with a multitude of medical needs.

Most Popular Ideas from the Addressing Barriers Topic

- 1. SSI and Work Incentives** *(the full description of this idea can be found under [Top Ideas by Vote](#))*
12 Up Votes | 0 Down Votes | 12 Net Votes
Comments: 6
Followers: 2
- 2. Fix SSI** *(the full description of this idea can be found under [Top Ideas by Vote](#))*
10 Up Votes | 0 Down Votes | 10 Net Votes
Comments: 2
Followers: 2
- 3. Ala Carte Job Support Following VR Closure** *(the full description of this idea can be found under [Top Ideas by Vote](#))*
6 Up Votes | 0 Down Votes | 6 Net Votes
Comments: 0
Followers: 1
- 4. Accessibility of Toolkit** *(description below)*
5 Up Votes | 0 Down Votes | 5 Net Votes
Comments: 0
Followers: 1

To my knowledge, the toolkit is only provided in a digital format and from my experience (and noticing some of these posts across this dialogue) the toolkit is not known. As it exists, it unfortunately doesn't matter how many helpful links to resources it holds. It needs to do more than simply exist. Effective communication needs to be created about this toolkit.

Can it be provided somehow in various formats? Right now, the toolkit assumes high levels of digital literacy and access to technology/internet. Various formatting includes designing in a way to support various learning styles and levels of digital literacy. Can a video with captions, ASL, multiple languages, etc. be created to explain WHAT the financial toolkit is and possibilities of HOW it can support people?

Can American Job Centers (and Career One Stop) add within their websites, especially as we encourage a streamlined approach to workforce development via W.I.O.A.?

Can State Agencies (e.g., VR, Developmental/Autism, Mental Health & Substance Abuse Services, Office of Long-Term Living) have the toolkit located in a space on their sites where it makes sense?

Can Social Security (specifically Choose to Work) house the toolkit in an area that makes sense?

Ideas from the Employment-Related Financial Questions Topic

1. Refer to Certified Work Incentives & Benefits Planners

4 Up Votes | 0 Down Votes | 0 Net Votes

Comments: 4

Followers: 1

The financial planning needs of individuals with disabilities is unique for each individual situation. Generic resources that don't look at the specific details of each situation can cause more harm than help. Generic information causes confusion and misapplication of the work incentives. Instead of creating a tool kit or other resource to assist with financial planning, refer to the resources that are already available.

There are currently 103 Work Incentives Planning and Assistance, WIPA Projects funded by SSA to assist individuals with disabilities understand the work incentives and plan around work.

Most State VR Agencies have work incentives specialists to provide services similar to the WIPA projects.

There are more than 100 Employment Networks for the SSA Ticket to Work Program that have certified work incentives specialists on staff.

All of these individuals can be found at www.choosework.ssa.gov or by calling 1-866-968-7842.

2. Tools for AJC Front Line Staff

4 Up Votes | 0 Down Votes | 4 Net Votes

Comments: 4

Followers: 1

I am a front-line staff worker at an American Job Center. Through the Financial Toolkit, I now understand the importance of including financial information as part of the employment discussion. What tools and resources on the toolkit are available for service

providers to support job seekers around financial empowerment as part of their employment journey?

3. Community Hub

4 Up Votes | 0 Down Votes | 4 Net Votes

Comments: 6

Followers: 1

We suggest including links to state and local resources. Particularly, we suggest information about local, community-based organizations, agencies, and other resources that can help people find and secure jobs, build careers, and build financial literacy. Some people who have disabilities benefit from individualized supports beyond toolkits and local community organizations are well equipped to do this. Adding a connecting hub to the toolkit with state-specific information could be helpful. This information must be available in accessible formats.

4. Maintaining a Job - potential new FAQ

4 Up Votes | 1 Down Votes | 3 Net Votes

Comments: 3

Followers: 2

I am not eligible for an ABLÉ account. Does the financial toolkit highlight what kinds of tools, resources and/or strategies are available to help understand the different savings plans I can invest in in addition to a retirement account, i.e., savings account, money market, CD, etc.? My employer does not provide this option and I want to have access to savings that I can tap now along with invest in savings that I will tap into during retirement.

5. Reduce the Cliff Effect

3 Up Votes | 0 Down Votes | 3 Net Votes

Comments: 7

Followers: 1

People with disabilities typically have to choose between working meaningful hours or losing their SSI/SSDI benefits. Without the support from Medicaid, they cannot perform at their best. We need to reduce the cliff effect between the cost benefits of social assistance vs. earning a living wage. If someone receiving SSI makes over \$800/month loses Medicaid Waver and drop to regular Medicaid. If they make over \$1,310 then they lose all benefits. Without insurance they cannot perform, and then when they can perform thanks to the insurance, they cannot work more than 20 hr./week at minimum wage. How can we expect them to become self-sufficient if they cannot make a living?

Advancing Financial Equity for Individuals with Disabilities @ePolicyWorks Twitter Chat

Twitter Chat Overview

The U.S. Department of Labor's (DOL) Office of Disability Employment Policy and Employee Benefits Security Administration hosted an @ePolicyWorks Twitter chat on November 10, 2021, to discuss how DOL can create equitable opportunities for financial empowerment for people with disabilities, particularly those from underserved communities. It was held in support of the *Advancing Financial Equity for Individuals with Disabilities National Online Dialogue*, which took place concurrently and ran from October 25 to November 15. Featured guests for the chat included the National Association of Workforce Development Professionals (NAWDP), the Association of People Supporting Employment First (ASPE), the National Disability Institute (NDI), the Council of State Administrators of Vocational Rehabilitation (CSAVR) and the ABLE National Resource Center (ABLE NRC).

For one hour, participants took part in a real-time, interactive discussion to gather input and ideas on how these organizations successfully engage and support the financial advancement for people with disabilities and the tools, resources and supports they have to offer to help these individuals thrive financially. The information gathered during this hour served to supplement the corresponding online dialogue and will help DOL improve their Financial Toolkit and offer insight on new information and resources to include in the toolkit; identify various ways to address underserved and marginalized populations; and classify employment-related financial questions and related resources to help people with disabilities make better informed economic decisions throughout their career.

The chat enhanced the conversation occurring in the *Advancing Financial Equity for Individuals with Disabilities National Online Dialogue* and resulted a 36% increase in dialogue registrants along with a coinciding increase in ideas, comments and votes.

Please find a compilation of all tweets from the Twitter chat at https://wakelet.com/wake/H9 - i_oga_isH1UpH0PHx (open in Chrome).

[Appendix A](#) of this document includes resources shared during the chat.

Questions Asked During Twitter Chat

Q1. How does your organization help people with disabilities meet their financial goals? Tell us some of your most successful strategies and practices. #EPWChat
Q2. What are some financial barriers that people with disabilities, including from underserved communities, face throughout the various stages of their employment? #EPWChat
Q3. Can you share examples of specific tools or resources you have developed to help people with disabilities feel economically empowered? #EPWChat
Q4. Tell us what communications channels you find to be the most effective in reaching people with disabilities with important financial empowerment information. #EPWChat
Q5. What should @USDOL consider when addressing people with disabilities, especially from underserved populations, with information to support their financial needs? #EPWChat
Q6. Can you share some examples of resources that you have found to be helpful to improve financial outcomes and address disability and/or racial equity? #EPWChat
Q7. How can @USDOL better collaborate with employers, HR, financial advisors and other stakeholders to promote empowerment resources, such as the Financial Toolkit? #EPWChat
Q8. Any last thoughts or ideas on resources and outreach strategies to help advance and promote employment and financial empowerment for people with disabilities? #EPWChat

Twitter Chat Metrics

The following metrics reflect engagement and activity in the ePolicyWorks Twitter chat:

- Number of tweets posted with the #EPWChat during chat: (including tweets from ePolicyWorks): **248**
- Number of impressions received on tweets sent by ePolicyWorks during the chat (total number of views): **13,393**
- Number of engagements received on tweets sent by ePolicyWorks during the chat (clicks anywhere on the tweet, including retweets, replies, follows, likes, links, hashtags, embedded media, username, profile photo or tweet expansion): **343**

- Number of active tweeters (participants who posted at least once, including hosts) during chat: **16**
- Number of resources shared during the chat: **18** (see [Appendix A](#))

Hashtags Used During the Twitter Chat

In addition to #EPWChat, participants used other hashtags relevant to the discussion about the [Secure Your Financial Future: A Toolkit for Individuals with Disabilities](#) and financial related topics. This helped widen the online audience and encourage participation with additional stakeholders. Hashtags used included the following:

- | | |
|-------------------------|-------------------------|
| • #FinancialEquity | • #POC |
| • #FinancialEmpowerment | • #EmploymentFirst |
| • #SocialSecurity | • #VR |
| • #SSDI | • #ABLEaccounts |
| • #Equity | • #a11y |
| • #PWD | • #GovernmentAssistance |

Twitter Chat Results

The *Advancing Financial Equity for Individuals with Disabilities Twitter Chat* generated an informative and productive conversation between the featured guests and other participants. Responses during the chat gave insight into the many ways DOL, organizations and individuals can support people with disabilities, specifically from underserved populations, to create more equitable financial opportunities. For example, ABLE National Resource Center discussed how they interact directly with people with disabilities to help them open savings and investment accounts to better advance and support financial independence long-term. The Council of State Administrators of Vocational Rehabilitation discussed their direct impact working with VR agencies and collaborating with workforce partners to access benefit planners to help VR customers make informed decisions about their career goals and promoting financial solvency, which is a lifelong goal and commitment. The Council of State Administrators of Vocational Rehabilitation additionally suggested that DOL connect with all workforce partners, employers and organizations to develop and share resources. The Association of People Supporting Employment First introduced into the chat the idea of advocating for legislation at the state level to help remove barriers. They also suggested that intersectionality plays a big part in the creation of barriers to financial independence – such as the inability to locate resources and not being provided an education that includes curriculums that inform financial literacy. The National Disability Institute shared their thoughts about how practices in the U.S. have resulted in people of color with disabilities dealing with additional economic disadvantages and suggested that DOL further engage with people with disabilities and people of color about the intersectionality of race and disability. The National Disability Institute also shared their thoughts

about how DOL can work with national technical assistance centers and use them as vehicles to get information out about empowering financial independence for people with disabilities. While all featured guests agreed that it is important to continue developing resources, webinars, toolkits and more, we cannot forget about the importance of direct communication. The National Association of Workforce Development Professionals reiterated how imperative it is to utilize technology to reach out, like social media and text messaging.

The Twitter chat also assisted in reinforcing the importance of joining the *Advancing Financial Equity for Individuals with Disabilities National Online Dialogue*. During the chat, ePolicyWorks encouraged participants to visit the dialogue and share further ideas on that platform.

Overall, the conversation that occurred during the Twitter chat served to inform the ways the department can foster more equitable opportunities for all Americans, including those with disabilities and enhance employment and financial empowerment for people from underserved communities. The responses and suggestions from the Twitter chat's featured guests, along with those of other participants, will be carefully reviewed and submitted to the Department for further guidance on behalf of these efforts.

Appendix A: Resources Shared in the Online Dialogue and Twitter Chat

Organizations and Not-for-Profits

- DisabledPerson.com
- OERcommons.org
- The Association of People Supporting Employment First
- The National Disability Institute
- The LEAD Center
- ABLE National Resource Center

Reports and Resources

- [Alternative Financing Programs, National Disability Institute](#)
- [The ABLE Service Provider Toolkit, ABLE National Resource Center](#)
- [Roadmap to Enrollment, ABLE National Resource Center](#)
- [Step 3: How Can Funds Be Used? ABLE National Resource Center](#)
- [Teaching Math and Computer Science to Kids with Special Needs, Bitira.com](#)
- [A Financial Literacy Resource, Gallaudet University](#)
- [National Disability Institute Resources on Race, Ethnicity and Disability](#)
- [ABLE Decision Guide Series](#)
- [The ABLE Employer Toolkit](#)
- [Employment First Resources](#)
- [Events, Online Learning from APSE](#)
- [YOU Can Make a Difference! - Legislative Advocacy](#)
- [APSE State Legislation 2021 Guide](#)

State, National and International Government Resources

- [A Newcomer's Guide to Managing Money: Selecting financial products, Consumer Financial Protection Bureau](#)
- [Budgeting: How to create a budget and stick with it, The Consumer Financial Protection Bureau](#)
- ChooseWork.ssa.gov
- [Council of State Administrators of Vocation Rehabilitation State Agency Directory](#)
- [Maintaining a Job: Tools, Employee Benefits Security Administration](#)
- [Retiring From a Job: Websites, Employee Benefits Security Administration](#)
- [SAVINGS FITNESS: A GUIDE TO YOUR MONEY AND YOUR FINANCIAL FUTURE, the Employee Benefits Security Administration](#)
- [Savings Fitness Worksheets from the Employee Benefits Security Administration](#)
- [Secure Your Financial Future: A Toolkit for People with Disabilities, the Employee Benefits Security Administration](#)

- [Starting a Job: Website, Employee Benefits Security Administration](#)
- [RETIREMENT SAVINGS EDUCATION CAMPAIGN - SAVING MATTERS](#) from the U.S. Department of Labor
- [Apprenticeship.gov](#)
- [Consumer Financial Protection Bureau - Consumer Resources](#)
- [Employee Benefits Security Administration \(EBSA\)](#)

News Articles, Blogs and Webinars (by date)

- [Great Changes to Wisconsin's Medicaid Purchase Plan \(MAPP\), YouTube from WI-BPDD, October 13, 2021](#)
- [Could Digital Currencies Make Being Poor Less Costly? Harvard Business Review, August 5, 2020](#)
- [The accessibility issue more people with disabilities should think about, Medium.com, February 24, 2019](#)
- [Financial Literacy for Students with Disabilities: A Necessary Life Skill for Independent Living, article by Lauren Agoratus, November 2017](#)
- [How Bitcoin Will End World Poverty, Forbes.com, April 2, 2015](#)
[Financial Well-Being for Individuals with Disabilities During the Pandemic and Beyond Webinar](#)