

2021 Online KT Conference: Research Results for Policy Outcomes

*Research Results to Policy Outcomes: From Asset Accumulation and Tax Policy Research to the
ABLE Act*

Michael Morris

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JOANN STARKS: So next, we are pleased to have with us Michael Morris, who's the founder and senior strategic advisor of the National Disability Institute. He also serves as a senior advisor to the Burton Blatt Institute at Syracuse University. And he will discuss several research projects, some funded by NIDILRR or NIDRR and then NIDILRR that included participation at all levels by people with disabilities, and how research results were instrumental in congressional activities, such as the Achieving a Better Life Experience, or ABLE, Act.

MICHAEL MORRIS: OK. Can you hear me all right?

JOANN STARKS: Yes, we can. Thank you very much.

MICHAEL MORRIS: Great. Thank you for inviting me. I am a white male. I have on a blue button-down shirt. I have a set of bookcases behind me. I am wearing glasses. Behind those glasses are blue eyes. And my age is above 60. So that's a bit of a description. And let me take you into an area of research and knowledge translation to policy outcomes that I have been working on for between 15 and 20 years. The topic is research results to policy outcomes, from asset accumulation and tax policy research to the ABLE Act and other related policy changes.

National Disability Institute, I want to share a little bit about the organization for those of you who may not know it. We're in our 16th year now. The organization that I started has been all those years dedicated to building financial health and well-being for people with disabilities, helping people with disabilities across the full range of disabilities, across age, gender, race and ethnicity to make more informed financial decisions, set financial goals, and as a result, achieve better quality of life experience.

NDI was really the first organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with

disabilities. Our work, which takes us all across the country, we have very been much engaged in policy change at a city and county level, at a state level, and at a federal level. We effect change through public education, research, training, technical assistance, and a variety of innovative demonstration initiatives to test and build scalable and sustainable community-based models of intervention and measurable impact in terms of improved financial stability and security.

Our vision for the organization, which remains true today, is to envision a society where people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities. We have for many years now continuing to design and advance a roadmap for economic opportunity, building financial capability and participation in the financial mainstream for people across the spectrum of disabilities, whether that be a new level of employment, a new level of financial wellness, and the direct relationship between better financial health and improved physical and mental health. NDI, National Disability Institute, is committed to raising awareness of the challenges confronted by and designing solutions for individuals at the intersection of race, ethnicity, disability, and gender.

In 2000, when we were just beginning to look at some of these issues, there really was no disability organization or government agency at any level wanting to talk about or address the challenges of poverty confronting millions of Americans with disabilities every day. Having listened to just the prior presenter talking about parents with disability raising children with disabilities, there isn't a group who knows more about this subject in terms of extra costs of living a life with a disability, the limitations of public policy that limit savings and asset building. So, this has been the focal point of our work.

The organization was incorporated in 2005. The board of directors includes thought leaders in disability and the financial community. Our staff is located across the country, and is headquartered in Washington, DC. And in 2021, we have about 10 different public and private funders with varying activities, touching really thousands of people in all 50 states.

In addition to our funding from US departments of Labor and Education, the Social Security Administration, NIDILRR, and a variety of state developmental disability councils, we've been very fortunate, because of our work around financial stability, to be funded now for multiple years by Prudential, Bank of America, Citibank, JPMorgan Chase, Wells Fargo, and TD Bank. And a new funder, from a project we just learned about yesterday, will be a new project to help entrepreneurs and small business owners with disabilities overcome the challenges of COVID-19 in the greater DC area. That is going to be funded by the Small Business Administration.

So, let's start, really, at the beginning, in terms of our involvement first with NIDRR and eventually, of course, NIDILRR. Our first project was in the years 2003 to 2008. We called it the AATPP project, an acronym for Asset Accumulation and Tax Policy.

What we were looking at, and really was very novel work at that time, was understanding different tax policy and different barriers, as well as facilitators, to asset accumulation that could improve the economic stability of people with disabilities. The AATPP project united organizations serving people with disabilities with credit unions and other financial institutions to do some really first of its kind, groundbreaking research on barriers and opportunities of tax policy as it helped or hurt people with disabilities to have a more stable and secure financial future.

There was a second NIDILRR project that followed that one. It was from 2008 to 2012. And its acronym was AAESS, the Asset Accumulation and Economic Self-Sufficiency project. And just my shout out to Dolores Watkins, who at that time was our NIDILRR project officer. What we were doing here was building on some of our early learnings from the prior project to continue to understand more about the economic status of working age adults with disabilities, continuing to explore systems barriers to asset accumulation and community participation.

Data analysis was used to identify increased use of asset building strategies, reduce dependence on payday and predatory lenders, how we could reduce debt and build changes in economic status and improve savings opportunities for people with disabilities. Our thematic analysis took us to individual interviews with people with disabilities, with different types of disabilities across the country, as well as focus groups that helped us gain a deeper understanding of individual and systems factors that diminish or facilitate opportunities to advance asset accumulation, self-sufficiency, and community participation, and how could we do a better job of measuring economic activity and its impact on individuals with disabilities.

We had a very significant collaboration with the IRS and were able to design and conduct an updated and extended benchmark study in 2009 to understand, again, more about the economic status of taxpayers, differentiated by disability and demographics related to gender and race and other factors, to help design future research. We also studied and began to produce new materials about asset development, our first curricula around financial literacy for people with disabilities to complement other poverty alleviation strategies.

So, in these projects, we had a lot of collaborators. In addition to National Disability Institute, we worked with the Law Health Policy and Disability Center that existed at that time at the

University of Iowa College of Law. We worked at Southern New Hampshire University, School of Economic Community Development. We worked with the National Federation of Community Development Credit Unions, the World Institute on Disability, the National Cooperative Bank Development Corporation, and as I had already mentioned, the IRS.

We really had several key research questions. What policies, what public policies prevent the advancement of personal and economic freedom? What strategies effectively advance asset development for individuals with disabilities and their families at a community level? What services, policies and/or practices must change to increase effective and meaningful participation in asset development opportunities at an individual or community level for people with disabilities?

So, what were some of the things that we learned? In terms of barriers and opportunities in tax reform, I want to shout out to Steve Mendelsohn, an attorney, tax attorney who did just a tremendous amount of work on this project, and really studied our tax laws and the implications of implementation of a variety of tax laws. And what we learned from his research was that tax system subsidizes the preservation and growth of capital but does not necessarily encourage or subsidize the initial formation of capital.

We found that the tax code was not nearly as useful a tool as it could be in facilitating the acquisition of a stable middle-class status, something talked a lot about today, or the promotion of independence and self-sufficiency for low-income people with disabilities. To the degree that asset development strategies need to take their place alongside income maintenance, which is the basis of our social security benefit system for people with disabilities and part of the social safety net, we saw that there could be a lot of opportunity to use the tax code to facilitate savings and asset development for people with disabilities and help create a path out of poverty.

We also were looking at barriers to savings and asset development from consumer surveys and from multiple focus groups we did in different cities. And here, what we learned is something that, unfortunately, are issues we're still dealing with today, even though this research was done some 15 years ago. We saw that the eligibility for social security benefits still exist today requires evidence of an inability to work. If you have to prove you're unable to work, you're certainly not going to optimize your income production. You're going to remain out of work or below asset limits.

We learned that, for continued eligibility for SSI, there are limits in the ability to save. We learned that eligibility for SSI and/or SSDI creates disincentives to increase income production,

which, if you were to pursue that, you in turn would lose health benefits, as well as your social security benefits, the health benefits coming through Medicaid and Medicare. We also realized that the problem was not just with the tax laws and social security laws, but there were other means-tested public benefits, such as food assistance, now known as SNAP, different types of housing assistance, and health care, which also has means testing, which creates disincentives for people with disabilities to save, grow their income, and begin to build assets.

We also, with the IRS, in a real groundbreaking study in 2006-- and I so wish the IRS had the kind of resources they had back then, because this is a study that should have been done at least every several years, even if it was every four years, but actually only took place once. The survey looked at over 3,100 filers who had walked into free tax preparation sites in New York City, Wichita, Kansas, West Palm Beach, Florida, and Boston, Massachusetts. And because they knew these individuals were people with disabilities, they were able to secure much more information about their financial behavior and their financial status.

What they learned, which is pretty shocking, is that only 30% of this 3,000 plus individuals with disabilities had a checking account. Only 12% of the 3,000 plus individuals had a savings account. And only 24% had both checking and savings account, which means 75% of the people that were part of this study did not have a checking account dealing with traditional financial institutions and did not have a savings account. One in three represented the status of unbanked.

Only one in four, we learned, were receiving the benefit from the earned income tax credit, despite all being eligible, which means, in effect, they were leaving money on the table that belonged to them, mostly people, but by definition, to be eligible for EITC, you had to be low, moderate income. So that monies could have had really significant benefit. But it was not being claimed, often, as we learned, because the person wasn't even filing an income tax return. They didn't have to because their income earnings were so low. But they didn't realize that, by not filing, they weren't gaining access to the earned income tax credit.

Why is earned income tax credit so important? It is the largest federal aid program benefiting working individuals and families. In 2007, EITC was approximately equal to TANF and food stamp programs combined. In 2019, more than 25 million eligible tax filers received almost \$63 billion in federal EITC credits during the 2019 tax year. The average amount received per tax filer was over \$2,400. Workers must file tax returns to receive the credit. I stated that. And an estimated-- this is the critical factor-- 20% of eligible workers did not claim EITC.

So, as I turn from that work, it really took us to one of the things we were learning from our research. And that was the creation of the Real Economic Impact Tour. At its peak, it ran for over seven years. It was an eight-year collaboration with IRS. There were more than 900 public and private partners in 100 cities across the United States. We helped more than 1.5 million Americans with disabilities move towards greater financial stability by helping them file for EITC, child tax credits, other beneficial tax benefits. And look at that staggering number. More than \$1.4 billion in tax refunds.

NDI and IRS joined forces in 2005 to better serve taxpayers with disabilities in cities across the country. In many cities, this work still continues today. The number of persons with disabilities accessing VITA and realizing that they qualified for earned income tax credits increased dramatically over the years of this project. The percent increase in number of people with disabilities filing because of the Real Economic Impact Tour and working with the Volunteer Income Tax Assistance site was over 5000%.

We went from helping 7,600 people in 2005 to more than 400,000 people in 2012. And again, the amount of the tax refunds kept increasing every year. And that final statistic, there was over an 8,000% increase in earned income tax credit claims because of the Real Economic Impact Tour and VITA sites from when we started until the project really began to phase out in 2012. This would have never happened if it wasn't for the groundbreaking research that we started with early on in those two research projects with the IRS.

And again, just some of the big numbers between 2005 and 2008. Number of cities that were participating. Over 90,000 returns for people with disabilities were assisted in 2008, and they received over \$81 million in the aggregate, collectively, in returns.

So, what we learned from this work in EITC, no single disability organization, or if lots of disability groups could make this happen. We had a very broad coalition that include mayors' offices, United Way, taxpayer assistance services across the country, many different types of community action agencies, and many credit unions for working with us. We also were working, at that time, with AT&T, state developmental disabilities councils, centers for independent living, NCIL, National Council on Independent Living, Bank of America, and as well as some veterans service organizations.

The National Federation of Community Development Credit Unions, a network of some 230 credit unions, did some further research under that second NIDILRR study. They were trying to identify, really among the people they served, were there are people with disabilities, and how

could we help them do outreach and educate their staff to reach more people with disabilities and provide more traditional financial services. What we saw was, over a period of about three years, an increased percent of customers with disabilities, a move from 8% to 11%. 18%, or more than 45 credit unions, made policy and operational changes to be more sensitive to disability issues.

That was both in terms of accessibility, as well as customer service. We developed together a disability supplement to Each One, Teach Many financial education curriculum that, during the course of that project, served over 1,800 adults with disabilities. And I think a pretty amazing number, 38% opened savings accounts for the first time.

Well, so that was some of the early history of two NIDRR projects that National Disability Institute was involved with, with many other groups. It really provided us some of the early learnings that provided some the foundation for what was to follow. And that was the Achieving a Better Life Experience, or ABLE, Act.

The ABLE Act of 2009, HR 1205, was introduced in the 111th Congress, first session. It was introduced by Congressman Crenshaw from Florida and Congresswoman Rodgers from Washington state. The bill was referred to the Committee on Ways and Means and the Committee on Energy and Commerce. It proposed for the first time to amend the IRS code, the tax code, to provide for the establishment of ABLE accounts for the care of family members with disabilities. The short title-- this was the original title-- was Achieving a Better Life Experience Act of 2009.

The purposes, as it was first introduced in Congress, was to help assist individuals and families save private funds for the purposes of supporting individuals with disabilities to maintain health, independence, and quality of life, and to provide secure funding for disability-related expenses that would help individuals with disabilities who would be the beneficiaries of these accounts-- and here's the key-- that would supplement but not supplant benefits provided through private insurance, Medicaid, SSI and/or SSDI or other government-supported benefits.

The ABLE Act didn't make it in that first entry. It was reintroduced again in 2013. And again, it was an attempt to move the bill forward. Each time, there were more people hearing about it. It was gaining bipartisan support. And when I say bipartisan, that was people to the extreme left, people to the extreme right of the political spectrum, moderates, progressives, liberals, conservatives really were getting to hear from families about the extra costs of living with a disability, and how much difference an ABLE Act could make if it would not, in any way, adversely impact other public benefits that were means-tested.

Again, the purpose was to save money, private funds going into these accounts from the individual with a disability, from family members, from others to provide secure funding for disability-related expenses, but not to supplant, not to substitute for very important public benefits programs. The report, ABLE Act of 2014, the one that finally did pass, the committee said this.

"We recognize the special financial burdens borne by families raising children with disabilities and the fact that increased financial needs generally continue throughout the child's lifetime. Present law provides for various types of tax-advantaged savings arrangements. However, none of these arrangements or pieces of the tax code adequately serves the goal of promoting savings for those with financial needs. The creation of qualified ABLE programs with tax-favored treatment of ABLE accounts for eligible beneficiaries will assist families and disabled individuals in meeting their financial needs."

So really, a story that had, at its earliest point, some beginning research that NIDILRR actually funded. We're exploring what was the positives of the tax code, what were the barriers in the tax code. What were some of the problems that means-tested benefits that really prevented individuals with disabilities from savings and growing assets? ABLE was a response to that. The actual concept didn't come from high-paid lobbyists. It didn't come, really, from any of the national disability organizations.

It came from a group of parents in Northern Virginia, who sat down with their congressman to talk about how the fact they could save in a college savings, or what's known as the 529 college savings plan, set money aside for college-related expenses, but they weren't sure that their child with a disability would be going to college. Couldn't there be some other type of individual savings account? And so, the ABLE Act is really section 529(a) of the tax code, and in many ways, loosely modeled after that college savings program, but with many very significant differences. The intent of the ABLE Act is, to be clear, that such savings accounts would not adversely impact eligibility of individuals with disabilities for means-tested public benefits, such as SSI, Medicaid, food, and housing assistance.

From research to knowledge translation. I think an important point here is research alone does not produce policy change. People produce policy change. Without the active involvement of critical stakeholders, who, in this case, are parents of children with disabilities and adults with disabilities, who get actively involved in informing and educating policymakers, this change from research to knowledge would have never happened.

Representative Crenshaw from Florida was moved to introduce the bill based on personal stories from families who shared with him the challenges of extra costs, and how they were discouraged from savings and really were facing for their child, as they become an adult, to have a life sentence of poverty because of means-tested public benefits. Although it took multiple two-year sessions of Congress to move the ABLE Act to passage, it was the extraordinary efforts of families nationwide, who validated the compelling need for this legislation, complemented by the qualitative and quantitative research funded by NIDRR that produced this historic change to the tax code.

From research to knowledge translation. What we have done here is reinforced the importance of participatory action research. People with disabilities were very much informants and part of the research team in those two projects funded by NIDRR. People with disabilities helped formulate the research questions. They served as members of the research team. They helped analyze research results and helped formulate findings. And then, most important of all, they really led the knowledge translation activities and complemented with qualitative evidence, their own personal stories, their active voices, their experiences to inform and change public policy at a federal level.

Just a little bit more about ABLE, if you're less familiar with it. Here's a story of Rachel Mast. She was involved with helping the state of Kansas pass their version of the ABLE Act. Rachel is enrolled in a college program. She deposits all her birthday and graduation money into her Kansas ABLE account. She uses it to help cover college expenses. And Rachel, who I've had the pleasure of meeting on webinars, her big goal with her ABLE account is someday to have a home of her own. And it's not any home of her own. She's saving for the pink house she dreams in, a house painted pink. That's her desire of living in one day.

A few quick-- and I'm going to go through some of these very rapidly-- ABLE Act basics. Millions of individuals with disabilities receive different types of public benefits. The resource limit on an individual level in SSI is \$2000. And it's that or a similar low amount in many other means-tested benefits. The ABLE Act, signed December 19th by President Obama, 2014, created these tax-advantaged savings accounts, which today, because age of onset of disability must be before age 26, allows some 8 million people with disabilities to finally save more than \$2000, the resource limits of multiple public benefits. The final regulations were just finally published November 19th, 2020.

ABLE account, tax-free savings and investment account, so the money that's growing, that's put into the account, when it comes out, you don't pay taxes on it. You get the full benefit of the money to pay for qualified disability expenses.

Why the need for ABLE accounts? Well, here, again, funds in ABLE accounts supplement those other federally funded means-tested benefits. You can save up to \$100,000 with not impacting your SSI. There is an annual limit of about \$15,000 that you can put into an ABLE account. You can actually do more than that if the person with a disability is employed and is not participating in a retirement program. Could go as much up to about \$27,000 a year.

Who is eligible? Onset of disability before age 26. If you're receiving SSI or SSDI, you would automatically then be eligible, but you don't have to be on benefits, something a lot of people don't realize. You could get a letter signed by your physician or a qualifying physician that certifies your disability was significant and happened before age 26.

I talked about annual total of 15,000, although, as you see, can go up to 27,000 if you're working and not participating in a retirement plan. You can put earned income, unemployment insurance, COVID stimulus payments, tax refunds, friends and family can contribute, money can come from a pooled trust or special needs trust. You can even roll over money if a family had set up a 529 college savings program and want to put some money into an ABLE account and still have a college savings program, as well.

This is the best part. Qualified disability expenses is as broad and diverse as you can think of. Education, housing, food, transportation, legal fees, benefits counseling, financial counseling, costs not covered by others in terms of health care costs, health prevention and wellness, technology purchases, buy a van, buy a home. Very, very broad.

ABLE savings can really, for people with disabilities who really want to be employed, this could be really a change maker. The funds could be used for additional job coaching, for transportation to and from home to work, for additional counseling services, to purchase assistive technology, to create self-employment opportunity, to pay for respite services, to supplement housing costs and cover them, to enhance the creation of a PASS plan under social security. And ABLE is a protected account for retirement savings.

Qualified disability expenses are many of the things I talked about, and also can relate to education expenses, tuition, books, fees, laptops, fees for skills licensing, or even participation in internships, dormitory or housing fees, and costs associated with self-employment.

This slide is just showing one of the great parts of ABLE is a recognition, with the stories families told, is that their needs are not just long-term. There are short-term needs, as well. And so, an ABLE account can be used like a checking account. It can be used once a month. It can be used once a year. It can be used when you need it, and also for those long-term goals related to retirement someday, home modifications, or even the purchasing of a condo or moving out of your family home and paying for rent in a home of your own.

When is the right time to open an ABLE account? For a family, as soon as you know your child is a child with a disability, talk to your state ABLE program or visit the ABLE National Resource Center, ablenrc.org, a program of National Disability Institute. Over a million people a year visit the website. You can learn everything you need to know about ABLE eligibility, the benefits of ABLE, comparison chart of different state ABLE plans. There are over 40 states that you may be able to choose from.

But here's one critical thing. The person who has a disability can be working. It's not the same definition as in SSI or SSDI. And as a result, lots of people get confused and think, well, I'm working, I'm not eligible for ABLE. Lots of people get confused, I'm not on social security benefits, I'm not eligible for ABLE. Not true, and one needs to look into it further.

Where does ABLE stand today? 43 states, plus DC. IRS finalized regulations in 2020. And there is legislation, has been pending for several years now, an amendment, the ABLE Age Adjustment Act to move who's eligible from age 26 or younger age of onset of disability up to age 46. There are about 8 million people eligible today. We think it might add another 6 million people being eligible.

And what do we know about the pickup on ABLE accounts? As of the end of the second quarter 2021, over 100,000 ABLE accounts nationwide. Over \$878 million in assets. I believe, by the end of this year, we'll be up to about 120,000 ABLE accounts, and we'll go over that magic number, over \$1 billion being saved and invested in ABLE accounts to pay for short-term or long-term needs for better quality of life experience.

This, again, about the ABLE National Resource Center. You can learn a lot more there. It has all kinds of charts and tools, a roadmap to ABLE enrollment. And then after you enroll, setting financial goals, building a circle of support, monitoring your account, and celebrating being ABLE, celebrating those new opportunities that are available in your life. I look at ABLE as a down payment on freedom.

Another ABLE account owner, Ed Mitchell, I often appear on panels with. Ed works at an independent living center in the state of Tennessee. He already, with his ABLE funds, has been able to buy a modified van. So, he has his own means of transportation. And he's looking eventually to move from home and have a home of his own.

So, employment and ABLE savings can change the cycle of poverty for working age people with disabilities. Whether you're white, Black, brown, Indigenous, people with disabilities have higher poverty rates. This is some of the research NDI has been doing more recently, where a lot of people, I think probably everyone on this call knows, yes, more people with disabilities live in poverty, but what this particular graph is showing is that if you're Black and not disabled versus you're Black and disabled, there's a two to one difference.

So, 17% of the Black population in this country live in poverty, but 36% of the Black population with disabilities lives in poverty. And we have similar disparities across the board. If you were to combine it all, about 11% of individuals in this country are living in poverty, and about 26% of people with disabilities are living in poverty. If you are eligible for an ABLE account, you begin to have a savings account and still have public benefits that are absolutely essential for your quality of life.

And I like this one because it's how little we know about disparities of wealth, of assets. The most shocking is for-- this is data from 2019-- average white wealth of families, about \$132,000. If you move that to Black families, it's \$14,321. Now, here's what's so critical about the difference. If you are a white family but with an adult with a disability, it goes from 132,000 down to 27,000. If you are a Black family without a disability member, it was 14,000, but Black family member and a head of household or a significant person in that family, it goes from 14,000 down to \$1,282.

Across all racial and ethnic groups, there's a lower percentage of people with disabilities saving for unexpected expenses. A lower percentage of people with disabilities who are also Black and Hispanic are saving for unexpected expenses. So, we have these disparities between no disability and disability, but further extended by challenges of also race and ethnicity.

What's the next generation of financial behavior research? Well, first, one of my greatest challenges has been as someone who has been funded many times in different NIDRR projects. And NIDILRR has many research and training centers. They have never funded a research and training center. Before, we might have called it to focus on poverty and disability, but today I would say that's the negative. What it really should focus on is savings and asset building for

people with disabilities, how do we advance economic self-sufficiency. So rather than a smaller project, an entire center.

What could we do there? There would be quantitative and qualitative research on the impact of ABLE accounts on quality-of-life experience related to employment, independent living and community participation. We need to test the impact of different interventions to improve financial health and the behavior of individuals at the intersection of race, ethnicity, gender, age, type of disability, and sexual orientation, whether that be benefits counseling, financial education, and other interventions we're now experimenting with. There needs to be, across the federal government, better data and more data collection and analysis of the disparities of financial health and behavior, comparing individuals with and without disabilities.

Here is a long list. Hopefully, this PowerPoint will be available to you. Many other resources that are available from National Disability Institute. We have the ABLE National Resource Center. We have a Center for Disability-Inclusive Community Development. We have several papers on the extra costs of living with a disability, resetting the policy table, and also papers on financial inequality, race, ethnicity and disability.

So, I leave you, really, with two thoughts. What's on this last slide is a statement from Zadie Smith. Many of you may know is a very accomplished author. And this is what she said, what's highly relevant to our discussion. "Progress is never permanent, will always be threatened, must be redoubled, restated and reimaged if it is to survive." In terms of disability policy, it will not change without the tenacity, collaboration, and commitment of people with disabilities, with allies, organizations and individuals without disabilities, seeking policy change, changing the tax code.

There's more to be done. Changing social security eligibility rules. There's more to be done. And one of my major efforts right now is changing the regulations of the Community Reinvestment Act that will compel banks that spend over \$400 billion a year meeting the needs of low and moderate-income people in low and moderate-income neighborhoods to be focused intentionally on meeting the needs of low and moderate-income people with disabilities through investment, savings and improved services.

I hope what you take away from what I've shared with you is the power of stories that complement quantitative and qualitative research, and that you will join in really a push, where policy that could be changed that changes the economic advancement of people with disabilities. We are in our infancy, where I would have thought we would have made more policy change in

the 20 years since we started this research. I'm hopeful and optimistic for the future. And really, a statement which is being promoted now by the Ford Foundation is there can be no economic justice in this country without disability, without people with disabilities being part of the equity discussions. And that include the intersectionality of people with disabilities also identified based on race, ethnicity and gender. So, thank you so much, and I'll turn it back to whoever I turn it to.

JOANN STARKS: Actually, it's Joann. I'll take it for just a minute. Thank you so much, Michael. Another wonderful session, where you covered so much material, and in a great time span that you've mentioned. And one of the things I wrote down was that ABLE is a down payment on freedom. I really like your positive outlook on that, instead of looking at the negatives and the deficiencies. So, we are time now for our discussion session, so I'll hand it over to Kathleen and our three reactors. Thank you.

KATHLEEN MURPHY: Great. Thank you, Joann. So, giving everyone who's a reactor a chance to turn the camera on. Please stay with us, Michael. There's been a very active chat here. But we do want to give our reactors a chance to react. And if you're just joining us, very briefly, we're here

We're here with Dahlia Shaewitz from the Institute for Educational Leadership, Piper Hansen from the University of Illinois Chicago, and Marsha Ellison from the University of Massachusetts Medical School. So, if you were here last time, you'll know that we're going to reverse order. And so, we're going to hear from Dahlia first.

DAHLIA SHAEWITZ: OK, great. Thanks, Kathleen. Ditto to what Joann said, Michael, this fantastic presentation, second fantastic presentation this afternoon. And as you mentioned, folks on this call are well aware that the data show that poverty begets disability and disability begets poverty.

We also know that parents and other adults with disabilities are more likely to live in poverty and face greater barriers to education and employment. The work of NDI is impressive. I've been watching you all for a long time. And I like that you're dealing head on with the issue of money and financial resources for people with disabilities.

They not only need good paying jobs and careers, they also need savings and expanded options for savings. And there's, of course, the larger structural issue that you touched upon when you mentioned social justice. We are in a capitalist system. There are limited social safety nets to

help people with and without disabilities to maintain and grow their wealth and to achieve financial stability. And that is my opinion, not the opinion of NIDILRR or any federal agencies.

But I'm just wondering aloud, how this work and these terrific programs can counterbalance those larger systemic issues that are working against success just because of the way they're set up. Some of the chat comments have been about how complicated the system is. And they shouldn't need special training just to be able to apply for benefits. It should be pretty straightforward.

And you've mentioned some things, change laws, change policies, change the tax codes, highlight the needs of low- and middle-income people, particularly people from diverse racial and ethnic groups who are facing multiple barriers. So, I actually have three questions. You can pick one, two, or three.

I really like the each one, teach many. I'm wondering, is that over? Or is it going to be extended? Will it be expanded further or shared?

Two, how can disability research and policy, not just yours but in general, we really see a lack of diversity within the disability community in policy spaces and research spaces. How do we increase that? Not that it's just your job, but maybe some thoughts.

And then the third thing is, the ABLE accounts are great. There are 100,000 people in a program that could potentially help 8 million people. So as great as they are, they are reaching the people that they-- enough people. So how do we help in the audience, do that?

MICHAEL MORRIS: So, we have an hour, right Dahlia--

DAHLIA SHAEWITZ: That's it.

MICHAEL MORRIS: --to answer those three questions. Well, I'll go, I'll start backwards, because that's the one I remember, the last one you asked, about ABLE. Yes, with great sadness as someone who worked for years, it took more than six years to get the law passed by Congress. It's with great sadness, sort of cup half full, half empty, how after now about five years could somewhere between 1% to 2% of eligible people have opened an ABLE account.

What happened to the other 98.5%? And the answer is, sure, a lot more education and outreach because I go way back. I can remember when the ADA was passed, the federal government immediately spent millions of dollars on education and outreach to inform the very diverse

disability community about their hard-won rights and its implications across so many environments, work, the community, everything.

Not a penny was spent by the federal government to help education and outreach. Now, it's never too late. I've been very fortunate. We have the ABLE National Resource Center, because of financial companies believing in the work of NDI, even companies who have no stake. They have nothing to gain. I mean, it's not their product, but they believe in the common better good that families and individuals with disabilities need to have this option to have. It's a private safety net, really, and not lose your public benefits.

But I'm still waiting, and it's a new administration. I'm still waiting. I took advantage of this situation to talk a lot about ABLE, because there is never too much discussion, too much education or outreach. But it needs to be more disciplined. It needs to be cross systems.

Why isn't every child in a special education-- getting an IEP-- at the time that that's reviewed at some point during the year, being told about ABLE? Why isn't every vocational rehabilitation client, customer, being told about ABLE? Why isn't everyone on a home and community-based Medicaid waiver being told about ABLE?

I can't use the word, but I'll use it anyway. It's criminal because we all know better. And same thing goes for disability-related organizations, who, how much effort are you making? Because every day, we talk to an individual, an adult with a disability, and we talk to a family who said, I just learned about ABLE. How is that possible? So, there's more to be done.

Your other question is, your middle question was, yes. Yes, we all share the responsibility and obligation to make our research teams more diverse. Diverse, in terms of people with different types of disability, different educational backgrounds that represent different disciplines, as well as making sure nothing about us without us, that the very research questions are helped inform by an active discussion through all steps in the research process, including, what's the best way to translate this new knowledge to all of the appropriate stakeholders? I forget what your first question was, though.

KATHLEEN MURPHY: I think--

MICHAEL MORRIS: We better move on, though.

KATHLEEN MURPHY: Yes. Yeah, we want to give Piper a chance to give her reaction.

PIPER HANSEN: Thank you. I had very similar questions to Dahlia too, so we can go back to some of them. But I just wanted to say thank you for kind of outlining these very complex and, dare I say, kind of very intimidating topics of finances and tax code and legislation. And it was very easy to follow and lots of information that I hadn't heard before. So, I was excited to be a part of this.

And I really thought that there was specific textbook examples of how research really led to different programming. And even in the chat, Jessica mentioned all of the SNAP letters now have information about the EITC program too, which is a very passive kind of intervention strategy, but I think really helpful in kind of getting the news out. So, I'd love if you could share maybe a couple of other simple examples of what has been helpful and kind of spreading the word. And again, kind of building off of what Dahlia was asking, how can everyone support you.

MICHAEL MORRIS: Yeah. I'm going to boil it down to this. Across the federal government, state government, county, every level of government, we have spent millions of on research as to why more people with disabilities aren't in the employment-- aren't in the labor force. Many of us have worked on that research, and we know our peers who have worked on it.

If there was just \$1.00 for every \$10 the NIDILRR and other federal agents, social security, RSA, and other agencies, as well as private foundations, which spend on its-- employment is not the end goal. It's the means to the end goal, the end goal being financial health, financial stability, and as it says in the ADA, advancing economic self-sufficiency. So, all of us, whether you're in a decision-making position or you're a researcher, or you're a person with a disability, why isn't there more of a focus that-- literally, there are more people with disabilities going to college than ever before. There are more people with disabilities in the workforce than ever before. It's not where it should be, but the numbers keep going up.

Why isn't it essential that we're also helping build a financially literate population of people with disabilities or making informed decisions? Understand you start saving early, and it will change your life later. Understand that ABLE might be a game changer for them. And that's for the service provider industry. That's for teachers. That's for rehabilitation counselors.

We don't see-- it's almost as if we believe the stereotype and that the disconnect, that asset development, savings, there's a disconnect that could ever happen for people with disabilities. But our research proves it does happen. ABLE is proving it is happening. And it's really a call out to all of us. There should be an annual convocation across federal agencies with the private

sector. How do we build assets and make people with disabilities part of the collective wealth and builders of the economy in this country?

KATHLEEN MURPHY: Exactly. So, thank you, Piper. We did put in the chat; we will go a little bit into our break session just so we can finish out this Q&A. I'm going to give Marsha a chance to speak.

MARSHA ELLISON: Thank you, Kathleen. And thank you, Michael. That was just a phenomenal presentation and evidence of how NIDILRR-funded research can actually turn into real policy change that impacts people's lives in a significant way. It's great to hear that.

I have a question for you. As you were laying out the 900 organizations, including the IRS and SSA and all of these government agencies that, to me, are unreachable, and we know in knowledge translation theory that being able to identify these levers, these lynchpins that actually make change, is necessary. You can't just disseminate wildly and hope for the best. How did you do that? How did you make that happen?

MICHAEL MORRIS: Well, it doesn't happen instantly. And it doesn't happen individually as much as it takes collective action. So really, two parts to it, tenacity and collaboration to draw upon agencies. And then I have to say, just luck sometimes, because you have to find a leader inside, particularly we did, inside the IRS, inside social security, that are not agencies easy to penetrate for anyone.

But we were able to find someone who, and someday we'll transcend this, but they had a son or they had a daughter with a disability. That wasn't the purpose of their job. They had nothing to do with disability.

But we came knocking on, cold knock on the door, raising issues that they said, oh my gosh, this is about my family. And so, the door the door opened. My concern with public policy, and you're going to get to hear next from Bobby, who's been at this for so long and so successfully, is we haven't yet hit the point, whether it's with a federal agency or with a member of Congress, where they get these issues without the family connections. That that's kind of my point.

I'm so glad they do have the family connection because that gets us through the door. And then they get others to listen, and it's that personal story that makes a difference, plus quantitative research data makes a difference. But I would have thought, by this point in my life, we would have transcended societal norms to be a new paradigm.

It is changing all the time, because of the number of people with disabilities in the workplace. But there's so much more to be done. But it is a combination of tenacity, luck, and collaboration.

KATHLEEN MURPHY: Thank you. Thank you, that's an interesting question, Marsha, too. And I've never seen it studied. But there is a lot in the knowledge translation literature about the importance of the messenger.

And I'm just noticing that both you, Michael, and Bobby, have JDs not PhDs. So, I don't know if that gives you more street cred with the agency administrators, but something to look into. OK.

MICHAEL MORRIS: I'll just say this. I know we've got to move on. But then you of course get, I partner regularly with Peter Blank, so he's got them both. He's got the law degree and the PhD. But I do think a law degree gives you credibility.

It also, you've been trained in the same way-- I was never trained as a researcher. But I certainly was trained on public policy and how you go into the minutia of laws. And I hope Bobby will talk about it. Changing one word can change something for millions of people.

KATHLEEN MURPHY: So, it really is a testament, also, to the importance of building collaborations, interdisciplinary kinds of partnerships. OK, so this was fantastic. So, we did go a little bit late. But we have a pretty ample break, so let's go ahead and keep on schedule.