



FINANCIAL CAPABILITY SYSTEM INNOVATION BRIEF

Building a *LADDER* to Financial Empowerment in Louisville

March 2019

I. OVERVIEW

Since 2014, LEAD Center has worked with Bank On Louisville,¹ in collaboration with the Louisville Metro Office of Resilience and Community Services, to identify opportunities for universally designed services and supports that advance financial capability and improve positive financial behavior for individuals with disabilities. There are more than half a million individuals in Kentucky with a disability. Further, more than 26 percent of all Kentucky households with a member with a disability live in income poverty.

The motivation of these Louisville partners to improve the prospects of Kentuckians with disabilities aligned with LEAD Center's mission, which is to advance sustainable individual and systems-level change that results in improved, competitive, integrated employment and economic self-sufficiency outcomes for individuals across the spectrum of disability. To support these efforts, the Louisville Metro Office of Resilience and Community Services created a coalition of agency partners and community-based organizations from the disability, employment, financial services, workforce, and asset development communities, which they named *LADDER (Louisville Alliance for Development through Diversity Empowerment and Resources)*. During their five-year partnership with LEAD Center, *LADDER* allies worked to integrate financial empowerment strategies into the workforce development system and, through its partners, improve employment outcomes and financial behaviors for people with disabilities, including establishing a community-wide culture of inclusiveness and accessibility.

Louisville Metro Government and Bank On Louisville convened an Economic Advancement Assembly, in partnership with LEAD Center, in May 2014 to build the coalition that was to become *LADDER*. The Assembly brought together a diverse group of key stakeholders including disability advocates, community providers, government partners, and thought leaders to discuss opportunities to build the financial capability of people with disabilities throughout the Louisville area.

¹ Bank On Louisville is an engine to collaboratively strengthen our community's economic well-being through improved access to mainstream financial education and services, with an emphasis on the low- to moderate-income (LMI) population of the city: <https://louisvilleky.gov/government/bank-louisville>. Bank On Louisville is one of many Bank On sites across the U.S.

The LEAD Center is a collaborative of disability, workforce and economic empowerment organizations dedicated to improving employment and economic advancement outcomes for all people with disabilities. The LEAD Center was fully funded by the Office of Disability Employment Policy, U.S. Department of Labor, Grant #OD-23863-12-75-4-11.

Since that meeting, *LADDER* has grown significantly through strategic efforts led by the Coalition members and with technical assistance and funding from LEAD Center. Coalition members include the Louisville Metro Office of Resilience and Community Services; Center for Accessible Living; Goodwill Industries of Kentucky (KY); Jewish Family & Career Services; KentuckianaWorks; KY Division of Developmental and Intellectual Disabilities; KY Office for the Blind; KY Office of Employment & Training; KY Office of Vocational Rehabilitation (OVR); Louisville Metro Community Services; Office for Aging and Disabled Citizens; Options Unlimited; ResCare; Zoom Group; Council on Developmental Disabilities; Harbor House of Louisville Inc.; and Down Syndrome of Louisville, Inc. (DSL). New agency partners continue to join the alliance on a regular basis by active recruitment from *LADDER* members, word of mouth referral, and via the [LADDER website](#).

LADDER members continue to meet regularly (usually on a quarterly basis) and reassess annually their priorities and direction for the coming year. The location of the meetings rotates, allowing member organizations to host and highlight their organization's work and services. This simple act helped to increase awareness of available resources and strengthen the partner network. In addition, *LADDER* members drafted the mission statement: "To create a community-wide culture of financial inclusiveness and accessibility that serves the diverse Louisville Metro population." From the beginning, *LADDER* has focused on two objectives, which have resulted in systems change and innovation to advance the financial inclusion of people with disabilities. That is, *LADDER* seeks to: (1) expand financial empowerment integration through service provider training, and (2) improve client access to financial empowerment-related opportunities and resources.

II. LADDER OBJECTIVES RESULT IN INNOVATIONS

OBJECTIVE ONE: EXPAND FINANCIAL EMPOWERMENT INTEGRATION THROUGH SERVICE PROVIDER TRAINING

Disability Inclusive Community Financial Empowerment Certification

Louisville Metro Office of Resilience and Community Services provided training on their [Community Financial Empowerment Certification and Training \(CFECT\) program](#), a curriculum to further expand and professionalize the capacity of staff at disability agencies across the metro area dedicated to financial empowerment work. The CFECT program is designed to:

- create a common understanding of the financial issues and challenges clients face;
- increase the confidence of case managers and other direct services staff regarding financial issues;
- provide guidance on when and how to integrate financial empowerment into the delivery of services;
- raise awareness about sound financial education standards and practices;
- create a support system for implementers; and
- help sustain and expand financial empowerment efforts across the community.

More than 200 staff from LADDER member agencies received CFECT Certification training, which provided foundational concepts of financial empowerment, an overview of behavioral economics, and tools for staff to use. Additionally, LADDER created a train-the-trainer on CFECT for disability organizations to further develop a network of trainers familiar with the unique barriers to financial inclusion a person with a disability may face.

To address an additional knowledge gap, LADDER created a Disability Benefits and Employment Workbook. The Workbook is a tool to support workforce professionals and other service providers who are working with individuals receiving Social Security disability benefits who need accessible and understandable information about those benefits to make informed decisions about their earnings and savings goals. More information on the Disability Benefits and Employment Workbook follows.

Louisville Community Financial Empowerment Network

In an effort to celebrate organizations and agencies that demonstrate a commitment to financial capability for the people they serve and the staff that serve them, and to acknowledge that real progress takes a joint effort among stakeholders committed to the cause, LADDER launched the [Louisville Community Financial Empowerment Network \(LCFEN\)](#) in early 2019. LCFEN is a network of collaborative agencies, organizations, and businesses committed to driving innovation in the asset-building arena and improving the ability and confidence of the entire Louisville community to improve financial capability and resilience. Membership in the network provides agencies with a clearinghouse for best practices and a platform for learning, sharing, peer support, and new partnership opportunities. In addition to capacity building, the network utilizes collective efforts to improve the stability and financial well-being of people being served, the neighborhoods where they live, and the community at-large. Members benefit from establishing new connections and partnerships; identifying and accessing customized technical assistance, training and support; receiving public recognition as an agency focused on improving the financial well-being of Louisville residents; and having opportunities to contribute to a community-wide financial empowerment and integration strategy. The purpose of the LCFEN Member designation process is to identify, recognize, and celebrate a strong, inclusive network of entities that together provide all residents an array of opportunities to access resources, education, and support along their individual paths toward greater financial stability, thus improving the financial health of the larger community.

There are 12 founding members of the LCFEN that represent local, regional, and state levels, all of whom serve populations with barriers to financial inclusion, including people with disabilities. Although this is the newest LADDER initiative, LCFEN aspires to be the model for a future statewide strategy for building a community of practice that brings financial empowerment into every conversation, influencing long-term sustainability via savings, credit building, and financial goal-setting to support individuals in achieving their financial goals.

OBJECTIVE TWO: IMPROVE CLIENT ACCESS TO FINANCIAL EMPOWERMENT-RELATED OPPORTUNITIES AND RESOURCES

Creation of Financial Capability and Disability Toolkits for Workforce Development Services

Financial Health Assessment Tool

In 2015, following discussions and a review of other financial health assessment tools, the LADDER coalition members created a LADDER [Financial Health Assessment Tool](#). The Financial Health Assessment Tool (FHA) is a resource to aid service providers in understanding a client's financial health and financial barriers, and how that might impact an individual's employment and other goals. The FHA can guide people in establishing goals, identifying relevant community resources, and developing strategies to address reported financial issues. To further assist service providers in Louisville, the Assessment Tool features hyperlinks to the Louisville Community Financial Empowerment Resource and Referral Guide to assist case managers in quickly referring clients to appropriate services.

Louisville Community Financial Empowerment Resource and Referral Guide

The [Louisville Community Financial Empowerment Resource and Referral Guide](#) is a directory of organizations that provide a variety of financial support, education, and programs to help people become more financially stable. Topics range from credit building and managing debt to saving habits and entrepreneurship. All resources outlined in this guide can be accessed for free by the general public. The Louisville Metro Office of Resilience and Community Services updated the guide in 2018.

Disability Benefits and Employment Workbook

LADDER worked with state and local Social Security Administration-funded Community Work Incentives Coordinators (CWICs) to develop the [Disability Benefits and Employment Workbook](#). The Workbook gives an introductory overview of how earned income may affect eligibility for and entitlement to Social Security disability benefits and Supplemental Security Income (SSI).

Financial Empowerment Information Cards

LADDER created a series of information cards for members to distribute to individuals served in their programs on the following topics:

- Credit,
- The dangers of relying on check cashing services,
- Myths related to working while receiving Social Security benefits, and
- Ways to maximize income through saving and financial education.

LADDER Asset Building Strategies (LABS) Program

In 2016, the Louisville Metro Office of Resilience and Community Services piloted the [LADDER](#)

[Asset Building Strategies \(LABS\) program](#), a matched savings and credit building program to provide individuals with disabilities with a unique opportunity to increase their financial stability. Louisville Metro Office of Resilience and Community Services partnered with Goodwill Industries, The Center for Accessible Living, and the Office of Vocational Rehabilitation to administer the pilot program with support from several partners, including LEAD Center. Through peer mentorship and support from case managers, participants were encouraged to establish consistent saving habits, build credit, and meet short-term financial goals. The LABS program allowed each of its 20 participants to apply for a small dollar loan of up to \$500 and/or to start a savings account with the potential of receiving up to \$500 in matched funds. Case managers from Goodwill Industries, The Center for Accessible Living, and the Office of Vocational Rehabilitation identified eligible individuals with documented disabilities from their caseloads. Each organization received guidance and materials to facilitate each portion of the pilot program. Participants were also paired with a peer mentor for additional support and encouragement in reaching their individual goals. Peer mentors and case managers encouraged participants to establish consistent savings habits, stay on track, and make repayments on time; and motivated participants to focus on their short-term financial goals.

After the pilot concluded, Louisville Metro Office of Resilience and Community Services developed, created, and finalized a [promotional video](#) highlighting the LABS pilot program. This video features a successful LABS participant and includes closed captioning. This video will be promoted on social media, websites, and through the LADDER Alliance members for future replication opportunities.

Overall, nine participants successfully made progress or completely achieved their short-term financial goals. Matched savings participants saved a total of \$4,280.62 and, with the match incentives, total savings were \$8,246.24. Nearly 67 percent of matched savings participants met or exceeded their savings goals. Loan borrowers increased their credit scores by an average of 280 points. Four out of five loan borrowers, or 80 percent, increased their personal credit scores. In addition to the actual savings accrued and improvements to credit scores, the LABS program created opportunities for financial security and financial equality and allowed individuals to take control of their financial lives and futures.

Photovoice Projects

LADDER used photovoices as a tool to create awareness around the impact of financial empowerment initiatives on clients and agency staff. A photovoice is a picture of an individual who is a LADDER member or was served by a LADDER member agency along with a quote describing the impact LADDER has had on their client's or their own financial empowerment.

One [photovoice project spread the personal narrative of clients](#) and their relationship with financial empowerment. Multiple posters were created featuring clients throughout the LADDER Network highlighting their successes in achieving financial empowerment.

A second [photovoice project featured the personal narrative of agency staff](#) from LADDER members, in which they shared the impact financial empowerment training had on their ability to

better serve individuals to reach their employment and financial goals.

The photovoice posters are on display across the community in various government and public buildings.

III. SUSTAINABILITY AND REPLICATION OF THE LOUISVILLE FINANCIAL EMPOWERMENT MODEL

Other partners across the country have taken note of the opportunity for improved customer outcomes when financial empowerment training is provided to staff that work directly with customers. At the national, state, and local level, organizations are replicating Louisville's work and learning key strategies to strengthen their current efforts.

National Financial Integration Team

From 2016-2018, LEAD Center facilitated a [Financial Integration Team \(FIT\) Community of Practice \(CoP\)](#), a peer-to-peer support network led by LEAD Center. The FIT CoP was made up of diverse organizations from across the country that share a common interest in the integration of economic advancement strategies within their organization, system, and/or city, including multiple LADDER members. FIT members received monthly technical assistance from LEAD Center staff and other subject matter experts on integrated workforce and financial services for people with disabilities, financial education, financial coaching, asset development, and public benefits. Through this Community of Practice, LADDER members were able to share progress, receive feedback/support, and learn from each other. This enabled members to further their financial capability initiatives and on-the-ground efforts to identify and implement strategies to integrate financial literacy into the workforce development system.

FIT members included the following disability and asset building organizations from the following nine cities/states:

- Louisville Alliance for Development through Diversity, Empowerment, and Resources (LADDER) – Louisville, Kentucky
- CareerSource Broward – Ft. Lauderdale, Florida
- The Arc of Broward – Ft. Lauderdale, Florida
- ServiceSource – Northern Virginia
- Capital Area Asset Builders – Washington, D.C.
- Washington Access Fund – Seattle, Washington
- Cares of Washington – Seattle, Washington
- United Way of Tompkins County – Ithaca, New York
- LIFE, Inc. – St. Louis/Farmington, Missouri

- ServiceSource – Delaware
- Department of Rehabilitation Services – Hartford, Connecticut

Virginia

In 2017, the Virginia Department of Aging and Adult Rehabilitation Services (DARS) collaborated with LEAD Center and Louisville Metro Government Office of Resilience and Community Services to offer training on LADDER’s Community Financial Empowerment Certification, which was offered to DARS staff and other select vendors across Virginia. LADDER revised their Financial Empowerment Certification presentation and facilitator’s guide to address the unique needs of DARS staff and vendors that focus on the employment of people with disabilities. More than 40 DARS staff and vendors attended trainings provided by Louisville Metro Government Office of Resilience and Community Services, in collaboration with DARS and LEAD Center, in three regions of Virginia. In addition, six DARS staff and vendors received training to provide the curriculum to other DARS staff and vendors. The goal of the initiative was to build the capacity of staff and vendors in Virginia to provide financial capability services as a fee-for-service for DARS customers leading to:

- A better understanding of the financial lives of DARS customers and the impact of financial wellness on customers’ employment goals and job searches,
- Reshaping the focus from employment as the goal to employment as a stepping stone to economic self-sufficiency, and
- Connecting DARS customers to financial opportunities so they could capitalize on the economic self-sufficiency that can come from employment.

The trainings were funded as part of Virginia’s Career Pathways for Individuals with Disabilities (CPID) grant to help DARS clients reach their employment potential by integrating financial empowerment into service delivery.

Wisconsin

Financial empowerment leaders in Milwaukee, Wisconsin also have taken an interest in LADDER’s coalition model to increase the financial inclusion of people with disabilities. In June 2018, Urban Economic Development Association, with support from LEAD Center, held a forum on financial empowerment for people with disabilities. A representative from the Louisville Metro Government Office of Resilience and Community Services provided the keynote address to highlight how Louisville’s LADDER Alliance was built, what it has achieved so far, and how principles of the Alliance could be replicated in Milwaukee. Participants included more than 60 key stakeholders from state and local agencies, community providers from the disability community, banks, and other local community leaders.

Financial capability leaders in Milwaukee committed to cross-walking local and state programs and approaches with the LADDER Alliance’s work to determine their own framework and convene a similar coalition to better coordinate financial inclusion opportunities in Milwaukee.

Partners that are motivated to advance the financial inclusion and financial well-being of people with disabilities can create their own alliance, similar to the one that was developed in Louisville and is forming in Milwaukee. Below are activities and steps to assist motivated partners in moving forward.

REPLICATION CHECKLIST FOR CREATING A DISABILITY WORKING GROUP

The financial capability programs and innovations supported by LEAD Center in Louisville were the outgrowth of the creation of the LADDER coalition, with agency partners and community-based organizations from the disability, employment, financial services, and workforce and asset development communities. A key to their ongoing success was identifying key partners and leadership, creating buy-in from members, and continually refining short-term and long-term goals and objectives. Another critical element of success was their consistent affirmation that **ALL** individuals have the capability to make informed choices and take action toward their own financial goals, with support as needed.

Are you interested in creating a coalition of partners to address the financial empowerment needs and to improve the economic advancement of people with disabilities in your community? The checklist below will help you frame how to build a strong coalition of partners and determine collectively how to leverage existing programs and best practices while identifying gaps and opportunities for growth.

◆ **Align Key Partners**

- Identify a central organizing lead individual and organization.
- Build a coalition of partners from the disability, employment, financial services, and workforce and asset development communities. Ensure each partner has the opportunity to share their space and information about their organization's programs and services.
- Decide collectively the level of partnership sought and formalize the commitment with the working group.
- Create space to regularly meet in person and virtually to discuss progress towards established goals.

◆ **Create Buy-in**

- Host an Economic Advancement Assembly to explore your community's and partners' current scope of services and identify new opportunities to reach and serve the disability community.
- Survey Assembly participants to identify possible initiatives and resources for the workgroup to develop and prioritize.
- Develop a mission statement with input from all collaborative partners.

◆ **Ongoing Integration**

- Commit to the continual recruitment and inclusion of new members that share the values of the working group.

- Identify all resources in your community that provide programs/services in building financial capability and disability service delivery through a resource mapping initiative. For more information about resource mapping, see the LEAD Center tool: [Employment and Economic Advancement Resource Map](#).
- Provide time during meetings and in other communications to share workgroup members' trainings and discuss successes.
- Share updates on initiatives with workgroup members, outside partners, and the general public through the use of social media, newsletters, etc.

◆ **Measuring and Evaluation**

- Conduct regular interviews of coalition/alliance members to gain information about financial empowerment services and resources offered through each agency and track key indicators of improvement. For example, alliances can track:
 - Increases in referrals to coalition agencies,
 - Increases in partnerships to improve access to financial education, and
 - Creation of new tools/methods and/or an increase in use of existing tools/methods.
- Assess the need to adjust services and resources based on the recommendations and findings of coalition members and make changes, as appropriate.
- Track the number of resources, trainings, innovations, and other progress to share with the group and celebrate ongoing success.

ADDITIONAL LEAD CENTER RESOURCES

LEAD Center developed multiple tools, briefs, blogs, and webinars that catalogue financial empowerment strategies that have been successful in improving the employment and economic advancement of people with disabilities. The selected resources below can assist your disability working group as they determine which strategies they will employ to meet their identified goals.

[Federal Regulations That Support the Integration of Economic Advancement Strategies within Disability Employment Services](#) – Use this tool to help your organization understand how and why economic advancement strategies are an allowable, and sometime required, service under several federally-funded disability services.

[Employment and Economic Advancement Resource Map](#) – Use this guide to create a resource map of local providers, starting with the federally-funded service system, to identify partners and services that can support individuals as they take steps toward financial empowerment.

[LEADing to Employment Brief on Financial Empowerment Strategies](#) – Read this brief to better understand financial empowerment strategies that support the employment and other goals of people with disabilities.

[Webinar Series for Employment Services Providers](#) – View this webinar series, developed for the Virginia Department for Aging and Rehabilitative Services, to better understand and address

the financial barriers job seekers with disabilities face and strategies that support their financial empowerment and employment goals.

[*The ABLÉ Act and Employment: Strategies for Maximizing the Effectiveness of the Achieving a Better Life Experience \(ABLE\) Act as a Tool for Financial Stability and Employment Outcomes of People with Disabilities.*](#) This brief demonstrates how provisions in the ABLÉ Act can be combined with federal benefit services and other federal programs and initiatives to further competitive integrated employment for people with disabilities. The brief contains a list of the provisions of the ABLÉ Act, their impact on the financial self-sufficiency and employment opportunities of persons with disabilities, and recommendations on how to best utilize the ABLÉ Act to maximize these outcomes.

Visit the [Financial Literacy and Capability](#) section of the LEAD Center's website for additional resources.