



THE CITY OF NEW YORK
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DE BLASIO ADMINISTRATION JOINS CITI COMMUNITY DEVELOPMENT AND THE NATIONAL DISABILITY INSTITUTE TO LAUNCH INITIATIVE AIMED AT STRENGTHENING THE FINANCIAL HEALTH OF PEOPLE WITH DISABILITIES

New York City is the first to be part of Empowered Cities, a multi-year national initiative to develop training, tools, curricula, technology, and research to advance the financial empowerment of people with disabilities

New York— The de Blasio Administration joined Citi Community Development and the National Disability Institute today to announce the launch of Empowered Cities, a national initiative that encourages municipalities to expand financial empowerment and economic inclusion to people living with disabilities and their families. The announcement includes the launch of EmpoweredNYC, the first local investment under the initiative, which will focus on strengthening the financial health of New Yorkers with disabilities across the five boroughs. Empowered Cities was launched with \$2 million in support from Citi Community Development, \$1 million of which is being used to fund EmpoweredNYC.

"Cities neglect the most vulnerable in society when they take a one-size-fits-all approach to the allocation of services and resources," said **Mayor de Blasio**. "I am proud that EmpoweredNYC will act as a nationwide model for how cities can better serve people with disabilities by offering tailored information that will level the financial playing field for them and their families."

"When all New Yorkers can fully benefit from all of our City's educational, cultural and economic opportunities, we all benefit," said **First Lady Chirlane McCray, Chair of the Mayor's Fund to Advance NYC**. "With access to training, counseling and expanded resources New Yorkers with disabilities and their families will have more of the tools they need to lead successful, independent lives."

"People with disabilities and their families often have to make critical and complex financial decisions almost daily, navigating insurance, health services, benefits, education and employment decisions, which makes financial planning and security challenging," said **Bob Annibale, Global Director, Citi Community Development and Inclusive Finance**. "The national Empowered Cities initiative, together with the local EmpoweredNYC partnership, represents an important and collaborative first step toward supporting municipalities, financial counselors and nonprofit service providers with specialized training and resources to ensure that they are better positioned to serve the needs of all residents in our communities."

More than 50 million people live with a disability in the U.S., and 25 percent of households include a child or an adult with a disability. Nearly one million people in New York City live with a disability, a group comprising 12 percent of the city's population. New Yorkers with disabilities are also twice as likely to be living in poverty as those without disabilities.

Co-developed and supported by Citi Community Development, EmpoweredNYC is a collaboration between the Mayor's Office for People with Disabilities, the Department of Consumer Affairs Office of Financial Empowerment, the National Disability Institute, The Poses Family Foundation, and the Mayor's Fund to Advance New York City. The program will test, adopt, and promote new strategies to financially empower people with disabilities throughout New York City. The Department of Consumer Affairs will oversee the management of EmpoweredNYC, as well as the design and implementation of new trainings for financial counselors in order to reach more individuals with disabilities and their families.

"National Disability Institute is enthusiastic about today's commitment by Citi Community Development and is honored to be a key partner to advance a better economic future for people with disabilities nationwide," said **Michael Morris, Executive Director, National Disability Institute**. "With Citi's and NYC's leadership, we will begin by testing new strategies in New York City that can improve financial capability for people with disabilities and enable and empower their future financial decision making. The New York City efforts will help inform a national initiative that enlists municipal and state government, community nonprofit organizations, financial institutions and other key stakeholders that can design programs, products and services that are scalable and sustainable."

EmpoweredNYC will employ a three-tier approach to advance financial capability and counseling for people with disabilities and their families:

- **Tier 1: Broad engagement and education.** Nonprofit service providers, caseworkers, and others will gather information and develop training to better understand and address individual financial situations, deliver a consistent message about financial capability and benefits (including the paths to and rewards of work), make appropriate referrals to one-on-one financial counseling, and strengthen service providers' competence in serving people with disabilities.
- **Tier 2: Revolutionized one-on-one financial counseling with new expertise, outreach, and tools.** Stakeholders will pilot a new financial counseling model comprised of training, tools, and strategies customized to provide meaningful one-on-one guidance to people with disabilities.
- **Tier 3: Specialized support services for people transitioning to work.** This tier will support people with disabilities seeking to transition to employment by providing specialized financial and benefits guidance.

EmpoweredNYC will create a learning community for newly trained counselors and service providers and launch a citywide marketing campaign to promote the new services. To guide this multi-faceted program, an advisory board will be assembled composed of senior leaders from City agencies, nonprofits, philanthropies, and the private sector.

Through the Empowered Cities program, NDI will hold national convenings with community stakeholders; conduct trainings for service providers and financial counselors, nonprofits, and municipal staff; produce a catalog of new publications and training curricula; and deliver national program management. The National Disability Institute will use the EmpoweredNYC model to inform, document, and build field knowledge about how to deploy citywide financial inclusion models to meet specific needs of residents with disabilities that can be implanted in cities across the country.

"We know that financial inclusion is critically important to New Yorkers with disabilities, many of whom face significant financial insecurity. This public-private partnership will propel our work forward to develop new ways of achieving broader inclusion of all of our citizens by leveling the economic playing field," said **Gabrielle Fialkoff, Senior Advisor to the Mayor and Director of the Office of Strategic Partnerships**. "New York City has always been at the cutting edge of new models for equity. With this new initiative, undergirded by the generous support of our long-time collaborators at Citi Community Development, we are pleased to be at the forefront of such important work."

"EmpoweredNYC couldn't come at a better time," said **MOPD Commissioner Victor Calise**. "In the face of the federal government's current position on benefits, fear among many people with disabilities has intensified. Reducing reliance on Social Security would be catastrophic for people with disabilities. But we'll respond with sustainable, well-paid employment opportunities and resources for financial empowerment. With the right resources and our current partners, people with disabilities can ease their fears and become contributing tax-payers and included members of society."

"DCA's Office of Financial Empowerment assists New Yorkers by developing and offering innovative programs and products to increase access to high-quality, low-cost financial education and counseling, safe and affordable mainstream banking, and access to income-boosting tax credits and savings," said **DCA Commissioner Lorelei Salas**. "We know that New Yorkers living with disabilities face unique financial challenges. That is why the City of New York is embarking on this new partnership to help people living with disabilities become more financially secure through revolutionized one-on-one financial counseling. We are committed to developing new strategies like this that help all New Yorkers achieve financial health."

"The Mayor's Fund is proud to support this timely initiative to revolutionize financial capability and counseling for individuals with disabilities," said **Darren Bloch, Executive Director of the Mayor's Fund to Advance New York City**. "This collaborative work will develop tools, services, and strategies to enhance financial capability and inclusion of New Yorkers with disabilities and create a foundation for ongoing efforts nationwide."

"I am thrilled that Empowered Cities will be working with New York and cities across the country, helping them to better address the financial vulnerability of the millions of Americans living with disabilities. Achieving financial stability is absolutely fundamental to a decent quality of life. We look forward to learning best practices as New Yorkers with disabilities and their families begin to use the financial counseling, technology, and other tools developed by Empowered Cities. Congratulations to all who are making this groundbreaking effort possible,

especially the NYC Mayor’s Office for People with Disabilities,” **said Council Member Helen Rosenthal.**

About the Mayor’s Office for People with Disabilities

The Mayor's Office for People with Disabilities (MOPD), in operation since 1972, works to ensure that New Yorkers with disabilities can lead happy, healthy and productive lives and works hand-in-hand with other City offices and over 50 agencies to ensure that the voice of the disabled community is represented and that City programs and policies address the needs of the nearly one million New Yorkers with disabilities and the 6.8 million people with disabilities visiting New York City every year. In addition, the Mayor's Office for People with Disabilities works with organizations on specific issues affecting people with disabilities, and aims to bring about dialogue that leads to meaningful outcomes for those living with disabilities. MOPD’s strives to make NYC the most accessible city in the world. For more information about MOPD, call 311, visit nyc.gov/mopd, or find it on social media, [Twitter](#) or [Facebook](#).

About the NYC Department of Consumer Affairs

The NYC Department of Consumer Affairs (DCA) protects and enhances the daily economic lives of New Yorkers to create thriving communities. DCA licenses more than 81,000 businesses in more than 50 industries and enforces key consumer protection, licensing, and workplace laws that apply to countless more. By supporting businesses through equitable enforcement and access to resources and, by helping to resolve complaints, DCA protects the marketplace from predatory practices and strives to create a culture of compliance. Through its community outreach and the work of its offices of Financial Empowerment and Labor Policy & Standards, DCA empowers consumers and working families by providing the tools and resources they need to be educated consumers and to achieve financial health and work-life balance. DCA also conducts research and advocates for public policy that furthers its work to support New York City’s communities. For more information about DCA and its work, call 311 or visit DCA at nyc.gov/dca or on its social media sites, [Twitter](#), [Facebook](#), [Instagram](#) and [YouTube](#).

About Citi Community Development

Citi Community Development leads Citi’s commitment to financial inclusion and economic empowerment for underserved individuals, families and communities across the U.S. Through innovative collaborations with municipalities, community groups and leading nonprofit organizations, we harness Citi’s expertise, products and services to help expand opportunity for all.

Additional information may be found at <http://citicommunitydevelopment.com> | Twitter: @Citi | YouTube: www.youtube.com/citi | Blog: <http://blog.citi.com> | Facebook: www.facebook.com/citi | LinkedIn: www.linkedin.com/company/citi

About National Disability Institute

[National Disability Institute](http://www.nationaldisabilityinstitute.org) (NDI) is a national nonprofit organization dedicated to building a better economic future for people with disabilities. The first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities, NDI affects change through public education, policy development, training, technical assistance and innovative initiatives. NDI and its [Real Economic Impact \(REI\) Network](#) have helped more than 2.3 million people with disabilities receive nearly \$2.3 billion in tax refunds and credits. To learn more, visit www.realeconomicimpact.org. Engage with NDI on Facebook: [RealEconImpact](#) or follow NDI

on Twitter: [@RealEconImpact](https://twitter.com/RealEconImpact). Take the pledge to DISABLE POVERTY at www.disablepoverty.org.

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