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DISABILITY:IN

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>> NAKESHIA PHILIPPE: Hello. And welcome, everyone to Disability:IN exclusive webinar meeting the financial needs of people with disabilities, hosted by Experian. You will hear conversation between Disability:IN corporate partner peers. Lisa Catino, 2021 NextGen leader Council member; Thomas Foley, executive director at National Disability Institute. Our moderator for today's webinar will be Veronica Herrera, director, product solutions and credit ambassador at Experian. Before I turn it over to our panel for anyone who cannot see the screen or has dialed in I will be running through a powerpoint slide regarding webinar housekeeping items.   
 As an attendee, you are in view only mode, meaning you may watch the presentation and participate in the moderated Q and A. You cannot share audio or video. So please feel free to submit your questions for our panel in the Q and A box any time during the conversation. They will do their best to address all questions either throughout or at the end of the webinar. This webinar as with all webinars in the Disability:IN webinar series is being recorded.   
 You may access all webinar recordings in our corporate partner portal or in this case, in our library our public library.   
 ASL and live captioning are both being provided during today's webinar. To start viewing the captioning select the CC or closed caption icon in the meeting controls. Feel free to click and drag the closed captioning box to move its position in the meeting window. And we will post a Streamtext link in the chat box. Our ASL interpreter video will be spot lighted for the duration of the webinar. If you need any assistance during the webinar please feel free to reach out to me directly through the Q and A or chat box or via e‑mail at Nakeash@Disability:IN.org. I will take down my housekeeping slide and hand it over to Veronica.

>> VERONICA HERRERA: Thank you for being here. My name is Veronica Herrera. I am an director of product at Experian. I am a Hispanic woman with short dark hair. And today I'm wearing a black and white‑striped sweater and I'm here in my home office in Southern California. I have the pleasure of talking with Lisa Catino and Thomas Foley about the important topic of meeting the financial needs of People with Disabilities. Lisa, can you start us off with a quick intro today?

>> LISA CATINO: Hello. I'm very honored to be here today with all of you and my name is Lisa Catino. I'm a person with autism. I have been actively engaged with the Disability:IN since 2017 as a NextGen leader, mentee and continue to serve as part of the alumni Council. I use she, her as pronouns. I am a woman whose skin and color has been transformed by Bilago. I currently have long platinum long hair with bangs I'm wearing a black sweater with a Disability:IN pin. I'm located in Maryland inside my newly bought, bought it on my own home sweet home.

>> VERONICA HERRERA: Thank you. Tom, can you tell us a little bit about yourself.

>> THOMAS FOLEY: Absolutely. Thank you to Disability:IN and Experian for the opportunity. My name is Thomas Foley. I'm the executive director of the national disability institute. We work on economic inclusion and empowerment for folks with disabilities. I am a white male, short brown hair. About 50 years old. Don't tell anyone. Wearing a dark suit with a light blue shirt and a tie and my pronouns are he/him and it is a pleasure to be here with all of you today.

>> VERONICA HERRERA: Thank you so much. So I have worked for Experian for about 20 years this year. I have to tell you that the ‑‑ my favorite part of the job is the fact that I'm a credit ambassador and I go out in to the community and I use my experience with credit and understanding credit scores to educate the community at large about how to establish credit, how to use credit. Financial inclusion is very important to Experian and that has to include the disability community. While we were preparing for this event we did a little bit of research and I wanted to kick us off with a little bit with some things that we found and, you know, Tom, I will hand it over to you to expand on that. But what I found is really disheartening that Americans with disabilities have less access to credit and those without disabilities. Less access to credit cards or not having as many auto loans and mortgages. The typical things that, you know, most people would have. Additionally people with disabilities are three times as likely to be unbanked than people without disabilities. And whereas more than 76% of the nondisabled households will use traditional bank credit, less than 50% of working adult disabled households do. Tom I know you have done more research on this subject. What kind of information can you share with us today?

>> THOMAS FOLEY: Sure. So, you know, like you said, People with Disabilities have lower economic outcomes than their nondisabled peers. And particularly at the intersection of race and disability. So let me just hit with you a couple of statistics around that. So why don't we start with net worth. So what someone's worth. According to research we did last year, you know, the average household income for a family of four in the United States nondisabled family of four is about 84, 85,000 dollars. When we look at net worth for a household where there is a disabled householder, that number drops all the way to $14,400. So that's nearly a six and a half times difference.   
 But, you know, when we look at at the intersection of race and disability, so that same household if it is a person who is black, and has a disability, that group's net worth is $1282.   
 So clearly, you know, a lot of work needs to be done not only around disability but also at that intersection of race and disability. A couple more statistics, when we look at income distribution the lowest is from 0 to $15,000. People with Disabilities are more than three times overrepresented in that quartile of income.   
 And when we look at 15 to 30,000 dollars they are almost twice as likely to be in that quartile as well. So clearly that income disparity really contributes to, you know, the net worth piece as well. But, you know, we're here to talk about credit. You mentioned some statistics earlier and I want to circle back to them because it is so important. So, you know, according to that same FDIC datasets that we crunched folks with disabilities are 1.7 times less likely to get access to the credit that they are looking for. And, you know, sometimes that means they were turned down. Sometimes that means they didn't apply because they didn't have a chance. And sometimes, you know, it means that, you know, they weren't even aware they could apply for that credit. When we talk about access to credit, this is a fundamental building block of being able to build a financial future for one's self and one's family. You mentioned bank accounts and everyone knows that bank accounts are critically important to being able to build a financial future. But, you know, credit is just as if not more important. These days if you need ‑‑ want to get a cell phone plan you need to have a credit score.   
 Your first apartment, a loan for an accessible van. A loan perhaps, you know, to buy your first house, and so we are really excited to be working with Experian and Disability:IN to talk more about credit and how it can make such a difference in building a financial future for folks with disabilities.

>> VERONICA HERRERA: Yeah, you mentioned something about, you know, People with Disabilities might actually have higher needs, right? More financial needs and they are precisely the ones that have lower access, lower income. We did get a question that came in regarding the income. Could income be lower because of Medicaid and Medicare needs?

>> THOMAS FOLEY: That's a great question. So the Medicare and Medicaid needs and I forgot to mention, there is a link if we can put that in to the chat to all the data I just talked about on our National Disability Institute Web page. Medicare and Medicaid needs, that's a huge expense for a lot of people. Particularly for folks, you know, who are on benefits, there are some artificial asset limits that are put in place. But, you know, to your earlier point, one of the things that we know absolutely for sure is that it is expensive to have a disability. And we did a study last year with some partners that took ‑‑ that really dug in to some of that data to see how expensive. So just as a ‑‑ what it came out to is almost 17% of People with Disabilities need almost a 17% more income ‑‑ sorry $17,000 more income to be at the same sort of rate as people without disabilities. So if we take a step back and think about this, so, you know, having a disability is expensive. A wheelchair accessible van can be $50, $60, $70,000. If we need to put a ramp in to a house, construction fees to make a house more accessible, you know, can range anywhere from 10 to 50, 60,000. Chooser to live closer to work to make sure that, you know, a commute is more reasonable for someone with a disability enters in to that equation as well. Accessible software, I'm a blind person and so I have what you hear in the background is my screen reading software which is not free. Service dogs. There is all sorts of expenses associated with having a disability, you know, that people with disabilities need to be able to pay every day just to live the same lives as other people.   
 And that's just yet another reason the credit is so important. Certainly no one is probably going out and paying $50, $60,000 in cash for that accessible van. So being able to make sure that one has a credit score, that you have access to credit, can make a huge difference in the interest rate and the affordability of things that people need day‑to‑day. I have another link that I can put in to the chat that links to that study as well. But appreciate the opportunity to be here today.

>> VERONICA HERRERA: Awesome. Thank you. Lisa, we imagine that you probably can related to some of the points that Tom has been sharing, particularly about your journey to becoming a homeowner, congratulations by the way. We'd like to hear about how this big money moment was impacted you financially as a person with a disability. What was your experience?

>> LISA CATINO: I can confer as a person with a disability the data points that Tom just mentioned they all tell a story. So my story doesn't encompass the lived experience of all persons with disabilities, there are so many shared characteristics. Just as expensive as getting that credit score. But it is more expensive for a person with a disability. That's not because I'm an overachiever or I'm pedantic. But it is because I have not give up. I have numerous stories of teachers and schools and employers where requests for accommodations were delayed or never implemented. When I failed a class or missed days of work due to my disability, I absorbed those costs. So when you are looking at establishing credit, and making these larger purposes it is about tackling hundreds of thousands of financial obstacles and hurdles. It is important that we talk about some high ‑‑ these high impact People with Disabilities in greater quantities. I have learned to be patient with my goals and to recreate my dreams so that they match my condition. I won't reveal my age but I'm older than most of my peers buying their first home and I would say this is the direct result of having to go overcome stigmas and systematic failures that fail to account for the unique needs of persons with disabilities, in schools, in higher education, in the workplace and in commercial business and nearly every where we look.

>> VERONICA HERRERA: Yes. Tell me a little bit about some of the support or tools that you would have ‑‑ would have been helpful to you that you didn't have, some things that you really would have made a difference to you in the process.

>> LISA CATINO: To be honest some of the issues that I'm challenged is social, pragmatic and conversational skills. Those are necessary to build and maintain relationships. Many people don't realize how impactful this can be while building financial health. Yet there are millions of different people, that are looking to establish healthy credit and move towards financial wellness.   
 This means that we have to consider an infinite variation in how people learn and interact the content. It is important not to just build a one size fits all model. But to take the approach of Universal Design for Learning where learning about financial wellness has many touch points. Offering a personalized experience and while building data. My younger self ‑‑ I'm sorry, go ahead.

>> VERONICA HERRERA: Please. I was just reacting. Go ahead. Continue.

>> LISA CATINO: My younger self understood the arc type of navigating the process with a partner, with your parents, with a family member. So what if navigating this process is a single disabled woman earning less than my peers and working more than one job, what it is lonely. There many people that will pay for their education and purchase a car and start business and build their credit alone. I'd say although I was able to educate myself I think it would be amazing if I felt supported and encouraged. If I didn't feel lonely. So my thought is if we build services that provide a person with an ability to find, measure, interact and feel included in the credit process we will see increased access for all.

>> VERONICA HERRERA: That's a very, very good point. We all need to be supported. We all need to feel that the ‑‑ we have someone who has our back and feeling lonely through this process, I remember when I got my first house it was not an easy process of finding means but feeling lonely through that whole process can feel devastating. What are some of the drivers of challenges of People with Disabilities face. Why is it hard for individuals with disabilities to get access to credit?

>> THOMAS FOLEY: I think that Lisa did a great job of outlining a number of them. I think there is expectation and stigma and I think that Lisa spoke really eloquently to that and the accessibility and the relatibility of educational materials. So, you know, certainly everyone could benefit from not only financial education and financial coaching and that would include a lot of information about credit and how to build credit and the importance of credit and how it can lead to things being more affordable. There traditionally has not been a lot of access to that within the disability community. Lisa also touched on two things that I thought were really, really important, you made reference to your story is one of optimism and resilience. And those are two huge words that encapsulate what has taken within the disability community to really be economically successful. But one of the things that we talked about in one of the rehearsals and, you know, I remember years ago that doing a financial education class and someone came up to me afterwards and said, you know, as a single woman with a disability it never occurred to me that I could own my own home. And, you know, Lisa when we were talking in one of the practice sessions that really resonated for me because it sounded very similar to your experience. One of the things that Lisa gets to do now as a single person with disability who bought her own home is get to be a role model and not only help colleagues and peers and other people who are watching understand that People with Disabilities want the same things as everyone else. We want a job. We want a career. We want a home of our own. We want the American dream. And not only that, but, you know, one of the things is that you have shown that People with Disabilities can do it. So I think that role model effect is really a powerful piece of financial inclusion and demonstrating to other People with Disabilities that, you know, home ownership is for everyone including folks with disabilities.

>> VERONICA HERRERA: That's very important. I would love to hear what were some of the strategies that you used? You accomplished something that is ‑‑ that's amazing but by anybody's standard but perhaps even more so from your stance. Tell me specific to that home buying experience, what are some of the things that you had to face and the things that you kind of did to overcome them?

>> LISA CATINO: Yes. So I ‑‑ I, you know, I ‑‑ there have been many challenges. And I think that are some things that are really difficult for me to overcome were the expenses related to being a disabled woman. And the low wages I earned and so I continually had more than one job, even while I was going through the school. That was important to me. Unfortunately I have been unemployed many times and let go of. And that's led to great financial difficulty where I was placed in a position to pay for housing, which is my second hardest cost but it is my primary need. And so, you know, I lived in Squander. I starved. I didn't eat. I lived where I can afford.

>> VERONICA HERRERA: So sorry to hear that you had to experience that. When you were going through the credit process, did you also feel that you had either less information, less knowledge or less access to traditional credit vehicles an average consumer would have. I think as you can see by my college degrees I am knowledge thirsty. And so I definitely did seek out learning about my credit and how I could build that. And then, you know, I reached out to a family member and I asked him for a referral and I got some help from different people along the way, working with a credit agency who helped me to rebuild my credit for many delinquent accounts. I had to wait for that whole process and go through that when it was determined. I started saving for this house since I was in college. I always really wanted to be independent. Financially independent. And I think there is a big fear of homelessness that lives inside of me. So I think that some of the ways that I learned was just by going to those websites by asking some people by doing a lot of reading. There are more available resources, but I still feel like there is something missing.   
 And I still feel like my friends, my peers, those who will come after me as persons with disabilities that those people might not look for the help. They might not do it on their own. They might be evantalized by mortgage workers, by people who talk down to them. We often see these biases in interactions. And that permeates the whole process.

>> VERONICA HERRERA: Absolutely. By the way I couldn't agree with you more, in general there is little credit education out there. It is even taught in schools. It is one of my biggest gripes and one of the reasons why I go out in to the community and explain this to pretty much anyone who will listen. We have many resources available for anyone who wants to learn more about credit, how to establish it. How to maintain it. I do agree with you that we are lacking in that information. Just as a society. We need to know more about it. So kudos to you for going out there and finding all this information out there. And I want to thank you both for the insight that you have given. I have learned quite a bit. I have been in financial literacy for over a decade and I have learned so many things just being a part of this webinar. So I do want to thank you for this.   
 And I want to ‑‑ I want to pivot a little bit now towards solutions. So we have talked about the challenges. We have talked a little bit about some of the drivers that lead to those challenges. Tom, I know that you have done some research in this area. What can you share information that financial organizations can do to help, you know, kind of bridge that wealth gap?

>> THOMAS FOLEY: Sure. A number of things. So the first one is things like this. Like this ‑‑ this partnership with Disability:IN and Experian where we are talking about this to a large group of people we are highlighting this issue. This is what inclusion looks like when it is done intentionally.   
 Right? So it is basically oh, recognizing, you know, based on the data that People with Disabilities have been left out of this. That People with Disabilities just like everyone else #y50uk want to have that cell phone plan that accessible vehicle, their home.   
 And then being proactive about building partnerships and relationships to get that financial education, to get that financial coaching, to get that credit education out to the community.   
 You know, we are lucky enough at National Disability Institute to also be partnering with Experian. We have a website called the financial resilience center. And we stood it up just as COVID‑19 started up and I am always reminded it is called COVID‑19 because it started in 2019 which seems like such a long time ago.   
 But we realized it would be a lot of people, particularly People with Disabilities who were going to go through really difficult financial times.   
 So we set up this website and Experian has been a terrific partner to bring this credit education to our financial resilience and be able to intentionally focus to people with disabilities. There's ‑‑ doing that type of intentionality and that kind of outreach through trusted partners who speak to the community, you know, is a tremendous way to really start to hopefully change some of those statistics that we started the conversation about.

>> VERONICA HERRERA: And what do you think financial institutions, banks, credit unions, what other lenders what can they do to help deal with the additional challenges that People with Disabilities face?

>> THOMAS FOLEY: Lisa fit on a great point earlier in the conversation. Making sure that materials, financial education materials credit materials are all accessible to folks with disabilities. And again I have had an opportunity to work with Experian on this where all the educational materials, all the outreach is digitally accessible to folks like me who are blind. I use a screen reader. So that makes often, it makes getting information and more importantly acting on that information more complicated. But when organizations, you know, make a commitment to accessibility and a commitment to digital inclusion, that goes a long way to really making sure that, you know, folks with disabilities will gain the benefit of that information as well.   
 And then, you know, again what we're really talking about are removing barriers. Some of those might be attitudinal barriers. Some of those might be accessibility barriers. Some of those might be expectation barriers. But, you know, financial institutions I think, you know, now so more than ever are doing a much better job of realizing that People with Disabilities again are like everyone else. We buy cars, buy homes. We want to put our kids through college. So I think part of that, too, is recognizing hey, People with Disabilities are a traditionally underserved market. These are folks who need credit cards. These are folks who need student loans. These are folks who need mortgages and are going to build, you know, a financial future for themselves and their family. And not only that, but, you know, I have experienced in my own life when I get really good customer service particularly around disability, from some organization, I'm going to go back to that organization with more business. So if it was easy to get credit education from you, I'm going to come back and do more work with you. Maybe that's a credit card. Maybe that's a loan to put my son through college. Maybe that's a mortgage.   
 But, you know, recognizing that disability is a market, is a key component of this as well.

>> VERONICA HERRERA: It really is. Absolutely. And just ‑‑ you said just ‑‑ some just can simple things that help to bring down some of the their barriers would go quite a long way. Making things accessible to everyone. Whether it is, you know, audiovisual. Additional patience, understanding that sometimes things take longer. You brought up a point, attitudinal changes that people have, not to talk down to people with disabilities. People with Disabilities are viable consumers. They deserve the same respect and offerings as anyone else, if they need a little more accommodation that's fine. That's not going to be something that needs to exclude them. So I think that's a very important point to make.   
 Lisa, have you ‑‑ by the way there was a question that came in and I think it was directed to you Lisa. The question is has the greatest barrier to achievement in getting ahead, has it ‑‑ do you consider it to be the difficulty in getting credit or has it been more about the difficulty in getting a high paying job?

>> LISA CATINO: It is not just about the difficulty of getting a high paying job. It is about getting a job and leaving a job or buying, you know ‑‑ finding jobs ‑‑ I'm an educator. And I have just been really underpaid working kind of for my passion area. I work a lot with underserved populations, Hispanic populations. I lived in South America for one year where I was a volunteer in a school for individuals with disabilities.   
 And I was a pioneer in that. And I think that ‑‑ I feel that well ‑‑ I think that one of the hardest challenges was being able to communicate my needs, being able to initiate conversation, not being afraid to ask for accommodations. Learning to advocate for myself. It is a really big growth process. I started very long time ago advocating for myself when schools weren't advocating for me anymore.   
 So it is a growth process. And you need to learn that advocacy that isn't angry because I think unfortunately some of us have a little bit of a chip on our shoulder. And I know that oftentimes people don't explore that with what Kate Holmes terms empathy. I don't know if you have read the book mismatch by Kate Holmes. But if you haven't I would encourage you to read it. She provides two Mandarin definitions of empathy. And one definition or one meaning is to reason with the heart.   
 And the second is to sense the total situation. So when somebody cannot sense the total situation, they cannot fix the total situation. You have to find the problem to fix it. And we are so vast. So I think ‑‑ it is really important that you don't just look at one person with a disability. And ask for their feedback.   
 But to take a multitude, a diverse approach to including all people and not just persons with disabilities. And so ‑‑ sorry. And so ‑‑ Tom touched on that and think that's a very important part. Is that I am a person with autism. You don't look like a person with autism. But I am. When I'm not included, then maybe I'm not represented. So I think it is really just important to talk about being a part of that stakeholder group, developing a strong sample of individuals that don't just represent one population of people with disabilities.

>> VERONICA HERRERA: Absolutely. What difference do you think it would make in the lives of People with Disabilities, to have this inclusion. So have financial institutions, different institutions actively try to include and to facilitate credit for people with disabilities? How big of an impact would you think that would have?

>> THOMAS FOLEY: Oh, I think it would be enormous. And there is a couple of pieces to that. Right? So let's just think about that. Let's think about the 18‑year‑old kid who starting out on their own. And having access to the educational tools to build credit, they will get a less expensive cell phone plan. They might get their first department. I remember years ago I was doing some research with a big bank and we were looking at the sort of apps that young people with disabilities used and a number of them use this one credit app and hey why. We discovered if we want to move out from home, we have to have a credit score. Basically what they were saying if you don't have a curb view you need a credit score. Think about how important that is. Getting your first apartment with your friends 18 or college age or whatever. It is huge. And it leads to all sorts of other, you know, growth opportunities. But the savings over time is dramatic as well.   
 I talked earlier about putting kids through college and I joked about this with you guys. I put two and a half kidding through college so far. And the difference between the interest rate on those loans, for somebody with good credit and with bad ‑‑ there was a four, four and a half point interest rate range about ten years ago when my first kid started college.   
 And that just made a huge difference in the payment, in the total amount owed. But, you know, that stands true also for mortgages. Like with Lisa. And what we know particularly around mortgages you buy your first house, I think it is the last statistic that I saw was something like 40% of net worth in the United States was based on home ownership. So, you know, the ability to build one's credit over time have the accessible tools and education to continue learning, because I keep learning, you know, every year how to do a little bit better.   
 You know, makes a long term and short term financial difference for people with disabilities.

>> VERONICA HERRERA: I couldn't agree with you more. One of the things that I do is I work with lenders to establish criteria, things along those lines and people often ask me what's worse, having bad credit or no credit. Bad credit like what you saying Tom leads to higher interest rates. It means you have to pay more in security deposits, even renting an apartment or things like that. Bad credit is never a good thing. But having no credit, when you were fearful of even initiating credit or jumping in to it, that generally leads to complete declining of, you know, not even being offered the loan at a higher interest rate. But flat out being declined. And I think that there is fear. Generally speaking among youth. I talk to young people all the time and I hear this oh, I don't want to get in debt. And while ‑‑ I agree. You shouldn't get in to debt. It is important to distinguish that debt and credit are not the same thing. They can be related. You can get in to debt using credit. That's true.   
 But they are not the same thing. Building credit is like building your financial references. The earlier you start the better, right? And it is a shame that sometimes, you know, especially younger populations ‑‑ younger groups sometimes the first thing on their credit report is a collection agency reporting something. Because they haven't actually built that credit and I think it is important for everyone. But in particular, you know, if an individual who has a disability and makes it a little bit harder they more understanding of what it is. I know that many People with Disabilities are afraid of even applying. I was reading a statistic where they don't even start the process for fear of being rejected, for perhaps not understanding the process or just the general understanding that they are not going to get it anyway, so why try. And that in the long run hurts because credit like anything it takes time to build. You do not build your credit history over night. And quite frankly one of the things that I do is I do a lot of these analytics, and, you know, if you had less than ten years of experience in credit you are kind of considered on the new side. So we ‑‑ it is not something that you can do overnight. It is something that you have to start early. We need to educate youth. We need to educate different people that are afraid of getting in to credit. That, you know, they need to start. At some point they need to start. I agree with everything that you are saying of those are terrific suggestions. We have got quite a few questions in the inbox and I know I have ‑‑ go ahead, Lisa, please.

>> LISA CATINO: Hi. I wanted to circle back to the question of getting a high paying job. I think that one of the challenges that I had in keeping my jobs are directly related to my disability. I don't just have one disability. I have several disabilities. But my most ‑‑ my most limiting disability is my autism. And so it does impact me. But my other health conditions also impact me.   
 I have had 11 knee surgeries. I am constantly in and of the hospital. I see doctors for other conditions. Right. And that requires me to have time off. Or to, you know, leave early or just not be there.   
 And that absence is oftentimes profoundly felt, especially when working in the field of education. Education was not suited for me. Not always able to show up. I had to recreate myself and that was the biggest barrier. Was every time I was denied accommodations. Every time I was denied access. I was placed in those situations ‑‑ I'm sorry, every time I was denied access I ‑‑ I ‑‑ I forgot my words.   
 Sorry.

>> VERONICA HERRERA: Take your time. You have plenty of time.

>> LISA CATINO: But I feel that every one of those setbacks just not really being able to be there they set me back. And I don't know who to blame for it. I'm not accusing anyone. I'm not pointing fingers. I'm saying my disability was my greatest barrier. And that's because people didn't understand my disability.   
 People still don't understand my disability. I don't understand a lot of people's disabilities but I don't understand everyone, period. So I think it is really ‑‑ it is just that. I don't ‑‑

>> VERONICA HERRERA: I will tell we have gotten some comments and most of them are Lisa you are amazing. We know this is difficult. We know that in many cases the situations that you have had to go through were painful and difficult. We do have a couple of questions, one from a fellow teacher who has asked how have you gone about advocating for yourself to get accommodations in your work and your job specifically. How do you do that in with the administration, for example?

>> LISA CATINO: I think that every employer is different. And so I have to be up front because I know that my disability is a limiting factor to my job retention or promotion or anything.   
 Right? I know that my disability is a limiting factor. And so I work with my doctors or most recently with the Department of Rehabilitation Services to provide my employer with accommodation papers, to disclose that I'm an individual with a disability. And to ask for those things.   
 It is not always easy. And oftentimes doesn't happen at all. So I seen that in schools, right? Where I had a teacher just one teacher who wouldn't accept the accommodations. And so I failed her class. I had As in every other course. But a failure. So I think that those ‑‑ that's really advocating for yourself looks like talking to those people who have made the recommendations for your accommodations.   
 Talking to those professionals who understand the workforce better than I do because they have been doing it for years and this is my first lifetime.   
 So I think that that's really what needs to happen.

>> VERONICA HERRERA: That's very inspiring. I have got to tell you listening to your stories, we are getting comments about how inspiring it is. It is eye opening to me and to many people in the audience of what you have gone through and people with disabilities go through on a day‑to‑day basis in every aspect of your life. We do truly appreciate the fact that you are coming forward and letting all of us know and experience what you went through.   
 We are ‑‑ we still have a little time left but I want to make sure that both Lisa and Tom get a chance to, you know ‑‑ give us some take‑aways, some closing remarks, things that you want to make sure that this audience takes away today. Tom, why don't you start.

>> THOMAS FOLEY: Oh, thanks. First I want to thank Disability:IN and Experian for the opportunity to be here and for surfacing this issue. Here is the thing about disability inclusion, particularly on the financial side of the house. It is only going to happen if we do it intentionally. And we do that through events like this, and through partnerships and through continuing to have these conversations and have difficult conversations.   
 But I also ‑‑ I really want to thank Lisa for everything you have said today and for your bravery to be here. Congratulations and buying your first house. That's absolutely amazing. And I hope you take a great deal of pride in that.   
 I really look forward to working with all of you with Disability:IN, with Experian to removing these barriers to financial inclusion. Because, you know, what we want to get to is a place where people's economic success is tied to their ambition, talent and passion. Appreciate the opportunity to be here today.

>> VERONICA HERRERA: Thank you. What are some of the main take‑aways you would like this audience to think about?

>> LISA CATINO: Well, I am totally ‑‑ I'm really a heartfelt thank you to all of you who have attended and participated and listened to my story. I want to reiterate something I said earlier, and that was that it is important not to build a one size fits all model. And that's true for people with autism, too. You don't want to build for one autistic person. And that's why that sample size is so big. So I think that taking approach of universal design, about financial wellness, that having as many touch points as you can have, by offering people a more personalized experience because it is not just numbers. There is people. And I think building data that will help companies continue to be smarter. Those are some of the things that I hope that you take with you. And think about. I don't ‑‑ I have a ‑‑ I have the sense that there are some brilliant minds. And I would love to work with you.   
 So thank you very much.

>> VERONICA HERRERA: That's wonderful. Thank you so much. Thank you both so much. We could ‑‑ I want to thank everyone in the audience as well. I hope that this conversation has enlightened you. I hope that you have learning something new, that you have some ideas. Kind of thought starters so that we can all work towards being part of the solution. To ‑‑ in general about financial literacy and specifically about financial inclusion for People with Disabilities.   
 Thank you all for attending today. Kesha can I hand it back to you to close us out. We have quite a few questions that we can answer. Thank you for participating. We will see about getting those answers back to individuals.

>> NAKESHIA PHILIPPE: Thank you so much, Veronica and thank you to our presenters, Lisa, Thomas. As well as Veronica for sharing your expertise and practices. Thank you for being on our webinar panel. Special thanks to our ASL interpreter and our captioner. A big thank you to the audience for joining us today. Please join us on February 2 for a webinar titled intersectionality of race and disability. Please visit the portal for the complete webinar schedule and webinar links. Thank you all for joining and have a great rest of your day.

>> VERONICA HERRERA: Thank you.

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