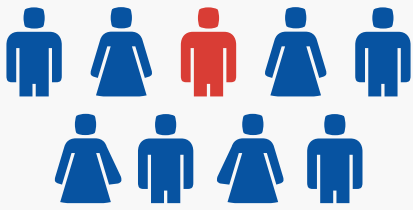


THE FINANCIAL CHALLENGES OF DISABILITY

National Disability Institute's analysis of data from the FINRA Investor Education Foundation's National Financial Capability Study provides compelling evidence pointing to the need for solutions that advance financial stability and capability for people with disabilities.

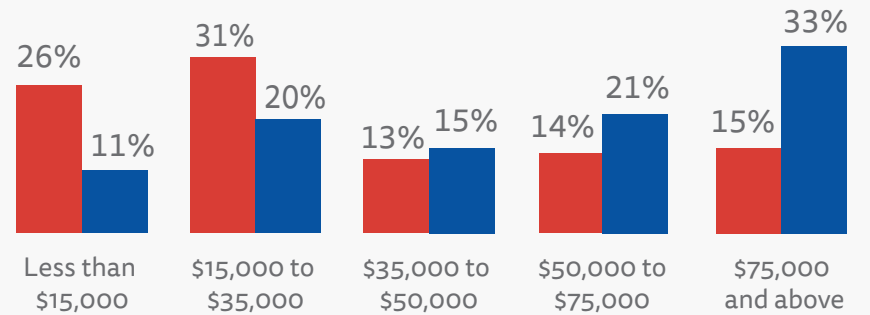
■ With Disability ■ No Disability

People with Disabilities: A Financial Snapshot



1 in 9 adults (ages 18-64) have a disability. Of those, **only 1 in 3** are employed.

People with disabilities are almost **2 times more likely** to have income less than \$35,000.



Annual Household Incomes

Financial Stress Among People with Disabilities

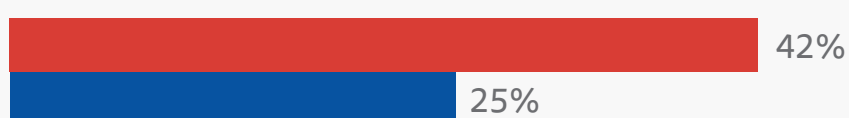


People with disabilities are almost **3 times more likely** to have extreme difficulty paying bills.



They are also more likely to report that they **could not** come up with \$2,000 if an unexpected need arose.

Impact of Financial Stress on Long-term Economic Stability and Well-being



People with disabilities are almost **2 times as likely** to use costly non-bank lending.



People with disabilities are almost **2 times more likely** to skip medical treatments because of cost.

People with disabilities are more likely to...



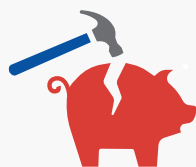
...be late on mortgage payments.

31% vs 14%



...overdraw on checking accounts.

31% vs 18%

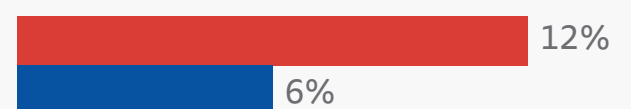


...take loans from retirement accounts.

23% vs 10%



They are also **twice as likely** to be unbanked.



National Disability Institute was founded to drive social impact to build a better economic future for people with disabilities. We envision an environment where people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.



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