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## **New Report Reveals Untapped Opportunity in Lending to People with Disabilities**

*National Disability Finance Coalition urges mission-driven investors to act on key findings that show both unmet need and market potential*

WASHINGTON, D.C., JULY 30, 2025 — Today, the National Disability Finance Coalition (NDFC) released *Opening Financial Doors: Key Findings on Disability Finance in the U.S.*, the first-ever national market assessment focused on the intersection of disability and community finance. Released to coincide with the 35<sup>th</sup> anniversary of the Americans with Disabilities Act (ADA), the report highlights widespread financial exclusion of people with disabilities (PWD) and identifies clear pathways for mission investors including community development financial institutions (CDFIs) to better serve this growing market.

"People with disabilities make up nearly 29% of U.S. adults, yet most lenders are unequipped to meet their needs," said Emerson Sekins, NDFC's Board Chair and CEO at Northwest Access Fund. "This report underlines how CDFIs can lead a movement to change that, through tailored products, inclusive partnerships, and smarter underwriting."

### **Key Findings Include:**

- People with disabilities are significantly more likely to live in poverty, face high out-of-pocket expenses, and be excluded from traditional financial systems.
- There is growing demand for flexible, affordable products across four key areas: assistive technology, affordable housing, small business and self-employment, and community facilities.
- Most CDFIs want to serve this market but report needing support in the form of technical assistance, capital, and stronger connections to disability-serving organizations (DSOs).
- Public benefit systems create structural disincentives to work, save, or cohabitate, making traditional loan underwriting models incompatible with the lived financial

realities of many PWD. CDFIs must adapt their practices to avoid unintentionally excluding these borrowers.

The report's findings are based on surveys and interviews with stakeholders across the "Disability Finance ecosystem," including CDFI lenders, Disability-Serving Organizations (DSOs), and funders as well as a review of secondary research sources. It also includes borrower success stories and actionable recommendations CDFIs can implement today.

"When CDFIs talk about economic justice, access to capital, and community-centered lending, it has to include people with disabilities," Sekins continued. "This report is a call to action for our field to lead where traditional finance has left people behind."

### **Read the Full Report:**

**[Download here]**

### **About National Disability Finance Coalition**

The National Disability Finance Coalition is a growing, cross-sector collective advancing access to capital and financial services for people with disabilities. Through research, technical assistance, peer learning, and public engagement, NDFC empowers CDFIs and other mission lenders to better serve this diverse and often-overlooked population. NDFC envisions a financial system where people with disabilities can fully participate, thrive, and build generational wealth—without facing exclusion, penalty, or stigma. Learn more at [disability-finance.org](https://disability-finance.org).

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