

## Nanette Goodman, MS

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1988	University of Wisconsin, Madison, WI.	M.S. in Economics
1982	University of Pennsylvania, Philadelphia, PA.	B.A. in Economics and Public Policy

### DISABILITY RESEARCH EXPERIENCE

**Burton Blatt Institute, Syracuse University (2021-present);** Research Director. Participate in senior management duties of the Institute. Oversee the work of three other researchers. Conceptualize and develop proposals. Conduct multi-methods research on employment, supported decision making and financial wellness among people with disabilities.

**Center for Inclusive Policy, Washington, DC (2018-present);** Sr. Research Associate. Work with international team to develop measurement strategies to monitor the Convention on the Rights of People with Disabilities, analyze survey disability data from multiple countries to describe the status of people with disabilities across various measures and conduct qualitative onsite evaluations of disability projects in former Soviet Bloc countries.

**Independent Consultant,** Washington DC, London, UK and Hanoi, VN (2007- present). Developed policy papers, analyzed large databases, and evaluated programs for a variety of clients in disability policy, health care, and international disability issues.

**National Disability Institute,** Washington, DC. (2015-2021); Research Advisor (2020-2021), Research Director (2019-2020), Senior Researcher (2015-2019). Conducted qualitative and quantitative analysis of the financial capability of adults with disabilities. Wrote proposals, developed evaluation protocols, analyzed data, conducted focus groups, wrote reports and briefs for a variety of audiences, presented findings at conferences and webinars.

**US Department of Labor, Office of Disability Employment Policy,** Washington, DC. Senior Policy Advisor (2014-2015) Collaborated with a team developing guidelines for coordinating and leveraging funding streams from multiple agencies to provide holistic support to people with disabilities. Developed practical guidance to the Workforce System on promoting financial literacy among people with disabilities in one-stop career centers.

**Cornell University Institute for Policy Research,** Washington DC. Research Associate. (2001-2007) Conducted disability policy research and analysis in health care, employment and indicators of well-being. Projects included developing a Medicaid Buy-In proposal with a strategy for implementation for the District of Columbia Medicaid Agency; researching and developing reports on health insurance and employment for people with disabilities.

### SELECTED PUBLICATIONS, WHITE PAPERS AND POLICY BRIEFS

Kline, R., Morris, M., Goodman, N. & Blanck, P. (In Press) Disability Reparations and the Modernization of the Community Reinvestment Act of 1977. *New York University Journal of Legislation and Public Policy*.

Morris, M. & Goodman, N. (2021). [Overcoming Systemic Financial Exclusion of People with Disabilities in CRA and CRA Modernization](#). In Boshara, R. & Rademacher, I. (Eds) *The Future of*

*Building Wealth: Brief Essays on the Best Ideas to Build Wealth—for Everyone.* (pp105-112). US: Federal Reserve Bank of St. Louis and The Aspen Institute.

Morris, M. & Goodman, N. (2021). [Rethink Public Policies to Support Income Production, Savings and Asset Accumulation for People with Disabilities.](#) In Boshara, R. & Rademacher, I. (Eds) *The Future of Building Wealth: Brief Essays on the Best Ideas to Build Wealth—for Everyone.* (pp105-112). US: Federal Reserve Bank of St. Louis and The Aspen Institute.

Galinsky, E, Goodman, N., Kim, S.S. & Bond, J.T. (2020) [Opportunities and Obstacles: Life On and Off the Job for Employees with Disabilities.](#) Families and Work Institute.

Morris, Z. A., McGarity, S. V., Goodman, N., & Zaidi, A. (2020). [The Extra Costs Associated with Living with a Disability in the United States.](#) *Journal of Disability Policy Studies.*

Goodman, N, Morris, M, Morris, Z. and McGarity, S. (2020). [The Extra Costs of Living with a Disability in the U.S.—Resetting the Policy Table.](#) National Disability Institute, Policy Brief.

National Disability Institute (2020). [Race, Ethnicity and Disability: The Financial Impact of Systemic Inequality and Intersectionality.](#) Authored by N. Goodman, S. Eager and M. Morris.

Morris, M. Goodman, N. Baker, A., Palmore, K., and Blanck P. (2019) [Closing the Disability Gap: Reforming the Community Reinvestment Act Regulatory Framework.](#) *Georgetown Journal of Poverty Law & Policy.* Vol 26.

Goodman, N. and M. Morris (2019) [Banking Status and Financial Behaviors of Adults with Disabilities: Findings from the 2017 FDIC National Survey of Unbanked and Underbanked Households and Focus Group Research.](#) Washington DC: National Disability Institute.

National Disability Institute (2018). [Information Brief: Access to Credit for Adults with Disabilities.](#) Authored by N. Goodman and M. Morris. Washington DC: National Disability Institute and FINRA Investor Education Foundation.

National Disability Institute (2018). [Information Brief: Addressing the Needs of Americans with Disabilities in Financial Capability Programs.](#) Authored by N. Goodman, N. Canfield and M. Morris. Washington DC: National Disability Institute and FINRA Investor Education Foundation

Goodman, N., B. O’Day and M. Morris (2017) [Financial Capability of Adults with Disabilities: Findings from the National Financial Capability Study.](#) Washington DC: National Disability Institute and FINRA Investor Education Foundation

Goodman, N. and M. Morris (2017) [Financial Inequality: Disability, Race and Poverty in America.](#) Washington DC: National Disability Institute.

Goodman, N. and M. Morris (2017) [Banking Status and Financial Behaviors of Adults with Disabilities: Findings from the 2015 FDIC National Survey of Unbanked and Underbanked Households.](#) Washington DC: National Disability Institute.

Goodman, N. and M. Morris (2015) [Financing Employment Services for People with Disabilities when Everyone is the Payer of Last Resort.](#) University of New Hampshire, Institute on Disability. Rehabilitation and Research Training Center on Employment Policy

Goodman, N (2015). [The Impact of Employment on the Health Status and Health Care Costs of Working-age People with Disabilities.](#) Washington DC: LEAD Center.

Morris, M. and N. Goodman (2015). [Integrating Financial Capability and Asset Building Strategies into the Public Workforce Development System.](#) Washington DC: LEAD Center.

- Morris, M. and N. Goodman (2014) [Impact of the Work Requirement in Supplemental Nutrition Assistance \(SNAP\) on Low-Income Working-Age People with Disabilities](#). University of New Hampshire, Institute on Disability. Rehabilitation and Research Training Center on Employment Policy.
- Goodman, N and M. Morris (2014). [Making Change with Incremental Steps: Modifying Adverse Incentives to Serving People with Disabilities in the TANF Program](#). University of New Hampshire, Institute on Disability. Rehabilitation and Research Training Center on Employment Policy.
- Morris, M., N. Goodman and D. Brucker (2013) [Use of the Earned Income Tax Credit Among People with Disabilities](#). University of New Hampshire Institute on Disability. Rehabilitation and Research Training Center on Employment Policy.
- Morris, M. and N. Goodman (2013) [Creating Change with Incremental Steps: Enhancing Opportunities for Early Work Experience](#). University of New Hampshire Institute on Disability. Rehabilitation and Research Training Center on Employment Policy
- National Council on Disability (2012). [Deinstitutionalization: Unfinished Business](#). Authored by B. Butz, N. Goodman, S. Allen and E. Piekalkiewicz.
- National Council on Disability (2011). [Rising Expectations: The Developmental Disabilities Act Revisited](#). Authored by S. Daniels, B. Butz, N. Goodman, and J. Kregel.
- National Council on Disability (2009). [Invisible Wounds: Serving Service Members and Veterans with PTSD and TBI](#). Authored by N. Goodman.
- National Council on Disability (2008). [National Disability Status and Program Performance Indicators](#). Authored by N. Goodman, B. O'Day, and A. Roche.
- Goodman, N, D.C. Stapleton, G Livermore and B. O'Day (2007). [The Health Care Financing Maze for People with Disabilities](#). Cornell University Rehabilitation Research and Training Center for Economic Research on Employment Policy for People with Disabilities.
- Livermore, G., N. Goodman, F. Hooven, and L. Hashemi (2007). Premium Increases in State Health Insurance Programs: Lessons from a Case Study of the Massachusetts Medicaid Buy-in Program. *Inquiry* 44(4):428-442.
- Livermore, G., N. Goodman and D. Wright (2007) Social Security Disability Beneficiaries: Characteristics, Work Activity and Use of Services. *Journal of Vocational Rehabilitation*. 27:85-93.
- Goodman, N. and D.C. Stapleton (2007). "Federal Program Expenditures for Working-age People with Disabilities." *Journal of Disability Policy Studies*. 18(2):66-78
- Goodman, N. and T. Waidmann. (2003). "The Role of Disability Insurance in Explaining the Decline in the Employment Rate of People with Disabilities" in *The Decline in Employment of People with Disabilities: A Policy Puzzle*. David C. Stapleton and Richard V. Burkhauser eds. W.E. Upjohn Institute.

## SELECTED PRESENTATIONS

*Economic Cost of Ableism and Racism* Johns Hopkins University, Disability Health Research Center, Included Podcast, March 11, 2021.

*The Extra Costs of Living with a Disability in the US*. National Council on Disability, Virtual, July 22, 2021.

*Opportunities for Banks to Better Serve People with Disabilities: Mining FDIC Data*. Webinar hosted

by National Disability Institute, Washington, DC. November 20, 2019.

*Credit, Debt and Financial Instability among People with Disabilities.* National Association of State Treasurers, Treasury Management Symposium. Orlando, FL, June 6, 2018.

*Making Ends Meet: How Low-Income DI Beneficiaries Meet Their Needs.* (Discussant) Mathematica Policy Research, Disability Research Consortium Conference. Washington DC. August 1, 2018.

*Financial Capability of Adults with Disabilities: Findings from the FINRA Foundation 2015 National Financial Capability Study.* Presented online and in-person multiple times 2017-2018 including: National Press Club, National Disability Institute, and FINRA Foundation Board Meeting,

*Financial Inequality: Disability, Race and Poverty in America.* Congressional Black Caucus Legislative Conference, Washington, DC. September 22, 2017

*Banking Status and Financial Behaviors of Adults with Disabilities: Findings from the 2015 FDIC National Survey of Unbanked and Underbanked Households.* National Press Club, April 28, 2017.

*Health to Employment to Health: A Beneficial and Cost-Effective Cycle for People with Disabilities,* Yale University Interdisciplinary Center for Bioethics: Closing the Gap: Revisiting Health and Employment Disparities for People with Disabilities, New Haven, CT. October 21, 2016

*Life On and Off the Job for Employees with Disabilities.* Work & Families Researchers Network Conference. Washington DC June 25, 2016

## RESEARCH SUPPORT

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| 2021-2025 | National Institute on Disability Independent Living and Rehabilitation Research contract with Burton Blatt Institute, Southeast ADA Center (\$1,200,000) Role: Research Director.  |
| 2020-2024 | National Institute on Disability Independent Living and Rehabilitation Research contract with Burton Blatt Institute, Disability Inclusive Employment Policy (\$875,000) Role: Research Director.  |
| 2017-2018 | FINRA Investor Education Foundation, Contract with National Disability Institute to analyze and produce reports, policy briefs and infographic on the financial capability of adults with disabilities in the US (\$100,000). Role: Lead researcher.   |
| 2010-2015 | Burton Blatt Institute at Syracuse University, Subcontract with Employment Policy and Measurement Rehabilitation Research and Training Center, U.S. Department of Health and Human Services, National Institute on Disability, Independent Living, Rehabilitation and Research (\$125,000). Role: Lead researcher. |
| 2013-2014 | UNICEF, Development of manual for international statistical agencies to implement the UNICEF survey module on child functioning and disability (\$17,000). Role: Lead researcher.  |
| 2011-2012 | National Council on Disability contract with Daniels and Associates, Development of research paper and toolkit on the deinstitutionalization of people with intellectual and developmental disabilities in the US (\$150,000). Role: Lead researcher.  |