

Economic Justice for Survivors with Disabilities During COVID-19 and Beyond

Ashley Brompton and Renee Lopez

June 16, 2020

Objectives

- Understand the economic barriers that survivors with disabilities face;
- Understand the impact of economic insecurity caused by economic barriers; and
- Discuss and evaluate solutions to overcoming those barriers to establish economic equity for survivors with disabilities.

Survivors with Disabilities are More Likely to Experience Poverty and Economic Insecurity

Statistics

- According to the [National Council on Disability](#):
 - People with disabilities make up approximately 12% of the U.S. working-age population; however, they account for more than half of those living in long-term poverty.
 - Only 32% of working-age people with disabilities are employed compared with 73% of those without disabilities.
 - An estimated 228,600 people with intellectual/developmental disabilities and other significant disabilities work for subminimum wage.

Statistics (2)

- In one study, [60% of domestic violence survivors](#) reported losing their jobs as a direct consequence of the abuse.
- [99%](#) of domestic violence survivors have experienced financial abuse.
- [Almost 40%](#) of African Americans with disabilities live in poverty, compared with 24% of Non-Hispanic Whites, 29% of Latinos and 19% of Asians.
- Women living in poverty are nearly twice as likely to experience domestic violence, and people of color are more likely to live in poverty.

Impact of Economic Insecurity

- Physical health effects
- Mental health effects
- Increased homelessness
- Food insecurity
- Lack of health care
- Increased risk of victimization





Enforced Poverty: Barriers to Economic Justice for Survivors with Disabilities

Barriers for Survivors with Disabilities

- SSI/Medicaid income limits
- SSI marriage penalties
- Sub-minimum wage
- Unemployment and underemployment
- Financial abuse
- Increased expenses



SSI/Medicaid Income Limits

- Supplemental Security Insurance (SSI) is a needs-based federal program that helps people with disabilities who have little or no income because of a disability and do not have sufficient work history for Social Security Disability Insurance.
- It provides cash to meet basic needs for food, clothing, and shelter.
- Eligibility for Medicaid for people with disabilities is connected to SSI in many states.
- Can provide medical insurance, personal care assistance, and more.

SSI/Medicaid Income Limits (2)

- Current income limits are \$783 per month for an individual and \$1,175 per month for a couple in 2020
 - What counts as income?
- Asset/resource limits
 - Countable [resources](#) must not be worth more than \$2,000 for an individual or \$3,000 for a couple
 - What counts as a resource?

The SSI Marriage Penalty

Single person SSI
benefit: \$783

Married couple SSI
benefit: \$1,175

Single person asset
limit: \$2,000

Married couple asset
limit: \$3,000



The SSI Marriage Penalty (2)

- If two people receiving SSI get married, they will receive 25% less in benefits than they did as two individuals.
- The theory is that a couple can live on less income together than they would as individuals.
- In addition, even if a couple doesn't get legally married, they can be considered to be "holding out" if they are presenting themselves as a couple.
- Too many people with disabilities must choose between getting married and continuing to receive the benefits they need to live.
- This penalty could impact a survivor with a disability even after leaving their partner.

Sub-minimum Wage

- Section 14(c) of the Fair Labor Standards Act allows employers certified by the United States Department of Labor (DOL) to compensate persons with disabilities for work at a rate less than the minimum wage.
- Few people who work in “sheltered workshops” and other sub-minimum wage jobs for people with disabilities transition to market paying employment.

Unemployment and Underemployment

- The Bureau of Labor Statistics reported on Feb. 26 an unemployment rate of 7.3% among people with disabilities in 2019.
- Outdated and inaccurate ideas about the ability of people with disabilities to work lead to disparate hiring and retention
- Domestic violence, sexual assault, and stalking can also have a negative impact on employment.

Financial Abuse

- Most survivors experience financial abuse as part of the coercive power and control exercised against them.
- Survivors with disabilities are even more at risk for financial abuse because they are often forced to trust others with their finances:
 - Representative payees
 - Guardians

Increased Expenses

- Survivors with disabilities face added costs for day-to-day expenses, such as:
 - Increased transportation costs (private transportation, retrofitted vehicles)
 - Personal care attendant and direct support services
 - Medical supplies
 - Other medical and mental health costs



Solutions for Change

What do you think?

After hearing about the barriers that survivors with disabilities face, what solutions can you think of?

Please share in the chat.



Engage Impacted People

- Ensure that survivors with disabilities, especially survivors of color with disabilities, are involved in conversations about advocacy and reform.
- Put a personal perspective on statistics and policies
- Empower people to share their stories to the extent that they feel comfortable
- People with lived experiences are the experts in policies that effect them

Individual Advocacy

- Support survivors with disabilities in connecting to available state and federal supports, such as:
 - SSDI
 - SSI
 - Medicaid
 - SNAP
 - Unemployment
 - Vocational rehab/job training

Creating Attitudinal Change

- Address ableism, racism, and perceptions about survivors of DV/SA that lead to discriminatory policies against them.
- Education and training about intentional and unintentional impact of policies.

Policy Advocacy

- SSI reform
- Medicaid expansion
- Sub-minimum wage - 14(c) reform
- Supported employment and vocational rehab opportunities

Questions?



Thank you!

Thank you for attending our End Abuse webinar.

Please complete a brief survey sharing your feedback about the webinar.

<https://www.surveymonkey.com/r/YHRLXMQ>

Link to PowerPoint (PDF) and Record of Attendance:

<https://vera.egnyte.com/fl/9BLetE4PUk>