# Poverty Among the Disabled in America

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# Poverty Among the Disabled in America

# Poverty for the disabled will not be solved unless awareness and amalgamated participation is made by individuals, communities, and government policies.

# The Federal Poverty Level is examined.

## The Federal Poverty Level was developed over 50 years ago.

## The Federal Poverty Level does not include the cost of many basic needs.

# Poverty figures for the United States are reported.

## National poverty is 11.2%.

## Poverty of the disabled is 19% of those living in poverty nationally.

## More than twenty-five percent of working-age Americans having a disability is living in poverty.

# The income of the disabled who receive Social Security benefits is stated.

## The average monthly benefit paid by SSA is $1062.50.

## The average monthly benefit paid through SSI is $497.50.

## Most recipients do not receive both payments.

# The difficulties experienced by the disabled poor are discussed.

## Americans with Disabilities Act opens some doors for the disabled.

## These open doors are often shut because of Social Security guidelines.

## Many problems create other problems for those living in poverty.

## The difficulties of living in poverty cause some to lose hope.

# Communities must help support the disabled living in poverty.

## One step to help is to become aware of the poverty in the local area.

## Another step is to act on the information learned.

## Community programs need to be started.

# Education for the disabled poor will help many to rise above poverty.

## Federal, State, and local grants or programs are available.

## Family and community help is needed for many disabled students to achieve their education goals.

# Restructured government assistance is needed to alleviate poverty for the disabled.

## The Social Security system needs to be revised and updated.

## The welfare system needs to be revised and updated.

# A chain can be formed by linking individual’s actions, community’s participation, and the government’s programs to the efforts of the disabled individuals, thus lifting the poverty stricken disabled Americans out of poverty.

# Poverty among the Disabled in America

The United States of America is probably not the country that first comes to mind when poverty is being discussed. However, poverty exists in record numbers and is on the rise, especially for the disabled group ( U.S.Census Bureau). Because of all the wealth and opportunities in America, poverty is often overlooked and more often dismissed. Many of those stricken with poverty are disabled and have few options to overcome this affliction. The current benefit received from Social Security by a disabled individual averages just over $1000 monthly (U.S. Social Security Administration). By receiving current benefits from Social Security alone, poverty becomes a “life sentence” for the disabled. Additional income is needed if the disabled poor ever expect to rise from poverty. Often this additional income is blocked by their disability, program guidelines, no access to resources, and/or lack of education or skills. A solution for these individuals lies in the true American spirit: a united front. This united front must involve individual actions, community participation, and government policies thatamalgamate in order to eliminate poverty among the disabled in the United States.

The current system used by government agencies for determining benefits and measuring poverty is Federal Poverty Level, which was developed over 50 years ago through the U.S. Department of Health and Human Services (Myers). A UCLA newsroom report quoted Steven P. Wallace, a professor at the UCLA School of Public Health, associate director of the Center for Health Policy Research and lead author of the report, “The FPL… is outdated…. Developed four decades ago, and utilizing consumption surveys from the 1950s, the federal measure is based solely on the cost of the basic food budget needed to meet minimum nutritional requirements. Not only does the FPL fail to account for costs of housing and transportation…it does not include medical costs…” (Wheeler). Numerous other reports and studies have been done that challenge the Federal Poverty Level and describe this more than fifty year old guideline as outdated.

Using the FPL, poverty in the U.S. is at 11.2% nationally (U.S.Census Bureau). Nineteen percent of Americans reported some level of disability which equates to 54.4 million Americans (Blakey). Although forty six percent of disabled people age 21 to 64 were employed (Blakey), the disabled are more than twice as likely to live in poverty (Crawford). More than 25% of working-age Americans having a disability live in poverty as compared with 9.5 percent of those without a disability (Crawford). These findings suggest that disabled Americans are working; however, they still remain in poverty. There are many obstacles the disabled poor face in general, finding accommodating employment is just one of them.

 The average SSA benefit for a disabled individual in September 2009 was $1062.50, while the average SSI benefit was $497.50 (U.S. Social Security Administration). Only 2,654 of the 57,210 recipients of Social Security payments received both SSA and SSI benefits for September 2009 (U.S. Social Security Administration). “Mississippi came in as the poorest state in the Union with a median income of $34,473.  Compare that to the number of people who receive less than $10,000 a year from Social Security and Supplemental Security Income and with having no additional assets...leaves these people far below the official poverty level.” (Myers). The median working income of Mississippi, which is the lowest in the nation (Myers), is three times that of the average Social Security income of a disabled individual (U.S. Social Security Administration). This fact should be appalling to all Americans.

The Americans with Disabilities Act, also known as ADA, provided laws requiring equal opportunities for the disabled in the workplace. Before this act, those with disabilities could be denied employment because of a disability (Facts About the Americans with Disabilities Act). This act has provided some with the opportunity to achieve greater economic status by earning a wage. In an article, a man recounts his struggle in finding a job before the act. In his words “…disabled person getting a job were under the influence they don’t necessarily need a job, to give them a job would just be takin’ away a job from someone else that needs one, because they they’ve gottan income. …Um, so I made money any way I could.” (Equal Opportunities for Disabled Americans). In addition, this article points out that in order to retain one’s Social Security Disability benefits; the earnings from working are limited (Equal Opportunities for Disabled Americans).

Although great strides were made by the Americans with Disabilities Act that helped those disabled to become employed, the disabled still are limited to a poverty standard due to limits placed on income and assets by the Social Security Administration (Myers). Social Security Insurance, commonly referred to as SSI, paid a maximum of $579 monthly in 2006 and limited the disability recipient outside income in order to retain benefits. This means that one must first be poor and remain poor with no incentive to improve one’s situation (Myers). Many disabled poor are in fear of losing their Social Security benefits and Medicare benefits if they try to work part-time (Myers).

Poverty is a vicious cycle that can start with one problem and quickly escalate to another. David Shipler, author of The Working Poor, stated “Every problem magnifies the impact of the others, and all are so tightly interlocked that one reversal can produce a chain reaction with result far distant from the original cause.” (11). He gave the example of living in a run-down apartment leading to asthma of a child, which then would lead to an ambulance ride to the hospital, which lead to a bill that could not be paid, which lead to poor credit, which lead to inflated interest for a car loan, which lead to unreliable transportation, which jeopardized one’s punctuality at work, which limited promotions and earnings, which kept one in run-down apartments. This is a never ending cycle for the poor and continues to perpetuate itself even in future generations (Shipler 11). This dampens the dreams and positive outlook of those living under such circumstances. Keeping a positive attitude by those living in poverty is important in rising above their poverty status (Kotler and Lee).

Community involvement is a necessary part of combating poverty for the disabled. Many people are not aware of disabled citizens living in poverty within their communities. Thus, they are not aware of their role in poverty’s solution. Some communities have identified this and offered awareness into this problem. These awareness opportunities are offered in hopes that individuals, groups, corporations and businesses will recognize the need for their participation in combating the poverty among all poverty stricken groups including the disabled (Bair). In Rock Hill, South Carolina, a role-playing exercise took volunteer executives and professionals and placed them in real-life poverty situations. These participants left the exercise with a greater understanding of the struggles of the poverty stricken on a local level. Also, these participants left angered and frustrated by the living conditions of their fellow neighbors. In addition, this awareness of poverty in their community has lead to increased community involvement (Bair).

Some current local programs in Mississippi for the disabled poor are the LIHEAP programs. These programs provide economic help with utility bills. The website has all of the local energy assisting locations. LIHEAP is in their words “…program provides heating and cooling assistance for almost 6 million low-income households, including the working poor, those making the difficult transition between welfare and work, disabled persons, elderly and families with your children.” (LIHEAP). These programs lend a helping hand to those living in poverty who cannot meet their energy bills. These programs are funded by state, federal, and local agencies. In 2009 the funding for LIHEAP in Mississippi more than doubled over 2008 (LIHEAP).

Lack of education is high on the list of factors that keep the disabled poor in poverty (U.S.Census Bureau). Many disabilities do not prevent one from being employment, however most disabled individuals must be retrained or educated for an alternate employment that is suitable for their disability (Grants for Students with Disabilities). There are various options for disabled students including specially designed programs. Here is a quote from the web site CollegeScholarships.org explaining how the special needs of disabled student are being met by learning institutions:

Not only are there grants for individual students, but the technological support that enables disabled students to participate matters as well. Grants also provide many institutions with the funds to cover the cost of cutting edge captioning equipment. There are even some universities that are implementing videoconferencing capabilities or virtual classroom to engage students with disabilities. (Grants for Students with Disabilities)

Schools are given grants to accommodate the needs of disabled students. These modifications can help disabled students to achieve their academic goals. In addition, there are numerous government, state and local grants and scholarships that can help the disabled poor to pay for a college education (Grants for Students with Disabilities).

Simply having these opportunities available is no assurance that those seeking an education will receive it. Communities and families of these disabled students must work together to support the student (Brill 2). This support could be as simple as donating learning materials such as paper and pencils. The disabled student may need transportation, the use of a computer or printer, or child care while attending class. If these needs are not met by family or the local public, the disabled student is unable to take advantage of any educational opportunity (Brill 3). Awareness and willingness to act by the local community can make a college education possible for a disabled individual (Brill 2). College educated disabled Americans are more likely to be employed than those without a college education (U.S.Census Bureau).

Government is another link in the chain for alleviating poverty among the disabled. A complete overhaul of the governments programs is needed. The new guidelines for government funded programs must factor in out-of-pocket medical costs, inflation, the disability of recipient (if any), transportation costs and demographics (Shipler). The Social Security and welfare programs are in urgent need of updating and overhauling (Myers). With better government assistance, the poverty numbers for the disabled can be reduced.

A united front is the only solution that will make a significant change to America’s problem of poverty surrounding the disabled. The book Up and Out of Poverty addresses global poverty, the message of this book is clear: government, nonprofit, private sectors and individuals must act in unison to alleviate poverty of any geographic location or group (Kotler and Lee). This same message is sounded by David K. Shipler in his book The Working Poor*.* Shipler interviews those living in poverty who work or attempt to work to solve their poverty situation. In this book, the individuals in poverty are most often in a perpetual cycle of poverty because of failed programs that do not address the need for unison participation (Shipler).

Although some working programs do exist, the overall help and the access to the help is not enough. As the United States’ economy continues to fail, the numbers of disabled poverty stricken individuals will surely rise (Walsh). David Shipler’s book said “…poverty is a constellation of difficulties that magnify one another: not just low-wages but also low education, not just dead-end jobs but also limited abilities…” (285). In other words, many factors make an interlocking web surrounding those in poverty. By the same token, many factors must take place to unlock this web. Shipler’s solution is this “Relief will come, if at all, in an amalgam that recognizes both the society’s obligation through government and business, and the individual’s obligation through labor and family—and the commitment of both society and individuals through education.” (300). A “chain” can be formed by linking individual’s actions, community’s participation, and the government’s programs to the efforts of the disabled individuals. This “chain" can lift the poverty stricken disabled Americans out of poverty. Overcoming poverty for the disabled will not be an easy feat; however, with a united front it can be a reality.

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