

## Economic Wellbeing

*“A disabled person has little or no incentive to even try returning to the workforce when they are punished financially...for making the effort. Without a continuing, absolutely reliable source of medical care, my life is in danger.” –Survey Comment*



### What is the vision of the future for Economic Wellbeing?

#### Families & Children

- Families have economic stability (e.g., employment, childcare, consistency of services and care).
- Parents receive education and support to foster their child’s economic self-sufficiency beginning in early childhood.
- Doctors, therapists, and schools provide information about resources and supports for economic wellbeing.

#### Adolescents & Working-Age Adults

- Employment is an expectation and individuals exiting school have vocational skills and the same opportunities as those without disabilities to succeed.
- Individuals with disabilities have opportunities for career exploration and career ladders, with choice in goals for income, spending, and independent living.
- There are no system gaps, and individuals receive adequate support to transition to young adulthood, including supports for overall money management.
- Long-term planning is in place to assure economic wellbeing across the lifespan, including plans for when parents or guardians pass away.
- Adults with disabilities have meaningful employment in a career of their choice, in inclusive settings that provide natural supports and if desired, opportunities for positive relationships with co-workers.
- Individuals with disabilities have opportunities to work full time, earn a living wage, receive benefits, advance in careers, and become less dependent on SSI/SSDI (Supplemental Security Income/Social Security Disability Insurance).

#### Seniors

- Economic wellbeing extends across the lifespan, and seniors with disabilities have financial security and medical benefits.
- Seniors have choice and independence, including options that allow them to stay in their homes/communities and age in place.

- Seniors have access to employment, volunteer work, social events, and leisure/fun activities.

### Community Awareness & Involvement

- The community recognizes the value of employees with disabilities.
- Employers see individuals with disabilities as having a positive impact on business and are willing to provide reasonable accommodations and flexibility.

### Policy & Regulations

- Policy supports economic wellbeing and security across the lifespan, and economic wellbeing is defined from an individual perspective.
- Employment in the general workforce is a first and preferred outcome in the provision of publicly funded services for all working age citizens with disabilities, regardless of level of disability.
- Policy and practice support seamless services without gaps, and flexible supports during life transitions.
- Policy does not penalize individuals for gaining employment (e.g., no loss of benefits, stipends, healthcare).
- Minimum wage laws apply to people with disabilities, and they receive equal pay for equal work.

## What are priorities for Economic Wellbeing?

The subsection Economic Wellbeing Across the Lifespan included the main ideas from three themes: 1) Families & Children, 2) Adolescents & Working-Age Adults, and 3) Seniors. The priority that rose to the top is **long-term planning for economic wellbeing across the lifespan** (47%). This is followed by opportunities to work full-time and earn a living wage (34%) and equal opportunity for job skill development and career exploration (33%). Table 6 shows the total response.

*Table 6: Priorities in Economic Wellbeing Across the Lifespan*

Rank	Priority Statement	%Response
1	Long-term planning for economic wellbeing across the lifespan	47%
2	Opportunities to work full-time and earn a living wage	34%
3	Equal opportunity for job skill development and career exploration	33%
4	Choice in goals for income, spending, and independent living	29%
5	Meaningful work in career of choice	28%

Rank	Priority Statement	%Response
6	Resources for parents to teach their children to be self-sufficient	27%
7	Doctors, therapists, schools provide information about resources/supports	23%
8	Employment is expected	21%
9	Supports for overall money management	20%
10	Opportunities that include benefits and career advancement	16%
11	Inclusive settings with natural supports	12%
<b>Total Respondents: 271</b>		<b>100%</b>

**Note:** The number of respondents varies in the tables reporting prioritization results because participants were given the option to skip questions they chose not to answer.

The subsection Economic Wellbeing Awareness & Policy included the main ideas from two themes: 1) Community Awareness & Involvement and 2) Policy & Regulations. There was a small set of statements and only one choice was allowed per respondent. The top priority is to **have no penalties for gaining employment** (38%). Table 7 shows the total response.

*Table 7: Priorities in Economic Wellbeing Awareness & Policy*

Rank	Priority Statement	%Response
1	No penalties for gaining employment (loss of benefits, stipends, healthcare)	38%
2	Community and employers recognize the value of employees with disabilities	31%
3	Seamless services and flexible supports	12%
4	Employers provide accommodations and flexibility	10%
5	Adequate support for transition	8%
<b>Total Respondents: 267</b>		<b>100%</b>

**Note:** The number of respondents varies in the tables reporting prioritization results because participants were given the option to skip questions they chose not to answer.

## What strategies were suggested for Economic Wellbeing?

### Strategies for Families & Children

- Utilize parent-to-parent support.
- Start using assistive technology, and other technology resources early.
- Start including job exploration and employment as an expectation in early childhood education.

- Utilize thread (project of the Alaska Dept. of Health & Social Services helping to connect families to inclusive childcare).
- Educate doctors, therapists, and schools about resources and supports.
- Assign chores and home responsibilities to children in order to develop basic employment skills and a work ethic.
- Provide training for parents in economic long-term planning options (e.g., living trusts).

### Strategies for Adolescents & Working-Age Adults

- Build stronger relationships with employers.
- Educate employers and co-workers on providing accommodations and support.
- Utilize peer training and mentoring programs (e.g., partners programs, team programs, buddy system).
- Provide more resources for rural areas and villages and utilize creative strategies for places where employment opportunities are limited.
- Provide opportunities for lifelong skills building and education.
- Utilize web-based training for teachers and service providers.
- Blend arts with service provision and community (e.g., collaborative employment, working artist, storytellers, musicians, dancers, production).
- Utilize strength-based assessment and planning.
- Develop better models of direct support for self-directed work.
- Increase use of technology.
- Provide access to financial planners and budgeting support. Examples:
  - Benefits analysis
  - Work incentives
- Provide training and assistance to help avoid financial exploitation of people with disabilities (e.g., from individuals, scams, false business opportunities).
- Increase use of job carving.
- Provide a range of options because not everyone has the same needs (e.g., self-employment, supported employment, co-ops, online).
- Increase access to a high school diploma, and focus more on transition to postsecondary education and employment.

### Strategies for Seniors

- Provide information about age- and stage-appropriate resources and counseling.
- Provide education about money management.
- Increase funding for services (e.g., meals on wheels, transportation).
- Provide more access to assistive technology.
- Examine Affordable Care Act for preventive medical services and education.
- Use natural supports.

### Strategies for Community Awareness & Involvement

- Conduct community outreach to inform the public that people with disabilities can work (e.g., public service announcements, branding).
- Provide employer education on the benefits of hiring individuals with disabilities, including people with mental health disabilities.
- Engage employers and corporate partnerships (e.g., oil, gas, fishing, tourism industries) about adapting jobs and job carving for mutual benefit.
- Conduct inclusive employment job fairs.
- Provide public recognition for employers that do a good job of employing individuals with disabilities.
- Disability organizations should lead the way and model ideal practice (i.e., hire people with disabilities).

### Strategies for Policy & Regulations

- Require better cooperation between support systems and avoid funding silos.
- Provide more transportation options (e.g., vouchers).
- Increase provider use of the Home & Community Based Waiver to provide employment services, including Ticket-to-Work, Medicaid Buy-In, work incentives, Individual Development Accounts, earned Income Tax Credit (\$2,000) AARP, and student earned income exclusion.
- Provide incentives for getting people employed and fading to natural supports, rather than disincentives such as losing benefits (e.g., SSI, SSDI, Medicaid/Medicare).
- Provide financial incentives to employers that hire and provide accommodations for people with disabilities.
- Have a centralized database for resources.

- **Incorporate culture, community, lifestyle, and values in definitions of supported employment and meaningful work (e.g., to include subsistence).**
- **Reduce inefficiency in documentation, reduce redundancy and use technology to streamline paperwork.**
- **Examine the definition of “living wage” to include supporting healthy life choices (e.g., healthy diet, exercise, recreation, discretionary funds).**
- **Consider forgiveness of student loan debts due to economic hardship.**
- **Preparation for employment should be driven by an individual’s goals and capacity rather than by the system’s need to get people to work quickly in low paying jobs.**
- **Create more equity in the resources available to people with different types of disabilities.**
- **Pay special attention to the needs of veterans with disabilities.**
- **Allow for flexibility in supports that can follow changing situations, the ups and downs of life.**
- **Recognize the justified fear and anxiety people have around losing benefits, and that this stress impacts their health and wellbeing.**