

The Disabled: Denied, Devalued, Disrupted

Patricia Kelleher

- Lila lives in a Wilmington row home with her two sons. She and her younger son, who is 14 and already in the juvenile justice system, have intellectual disabilities. Her older son, who is 20, has mental illness. With an unpaid electric bill of around \$5,000 (an irresponsible family member is her representative payee) they have had no heat, hot water or air conditioning since June of 2007. Think about that. It's 97 degrees and horribly humid as I write this. Many different agencies are involved and all agree that it's dreadful, but no one has a solution. The house is dangerous, unsanitary, unfit for human habitation, but it's a roof over their heads.
- Adrienne, who also has an intellectual disability, lived in a foster-care (or shared living) situation until she became pregnant. The homeowner was unwilling to have an infant in the house, forcing Adrienne to find a new living arrangement. From shelters she moved to a transitional housing program; several weeks after she arrived the agency ruled that she made too much money to be eligible for their services. She was worn out at that point anyway, getting up at 4:30 a.m. to catch paratransit to take the baby from Wilmington to her sister in Newark, then catching another bus to her full-time job. She rarely got back to the program before 9:00 p.m. Eventually, she gave up, and allowed her sister to take custody of the baby, while Adrienne re-entered foster-care. Hardly anyone believed that Adrienne could be a fit parent; with proper supports she might have, but she wasn't given the opportunity to try.
- Carla has mental illness and has made many poor financial decisions, usually in the throes of a manic episode or severe depression. She currently works full time making a decent wage. However, the chronic lack of affordable rentals in our community means that what she can afford is to share a small two bedroom townhouse with six men. The living and dining rooms have been carved into small bedrooms. This "renovation" has left a tiny sliver of a kitchen and no shared living space so the residents cannot sit down to eat dinner or watch television together. Two of the men live in the basement in "rooms" created by Venetian blinds. There is one bathroom. They all work except for one of the men who receives SSI. They manage remarkably well in their challenged living space.

All over this State there are people, both with and without disabilities, dragging themselves and their children out of bed at the crack of dawn to get to school and to work on a public

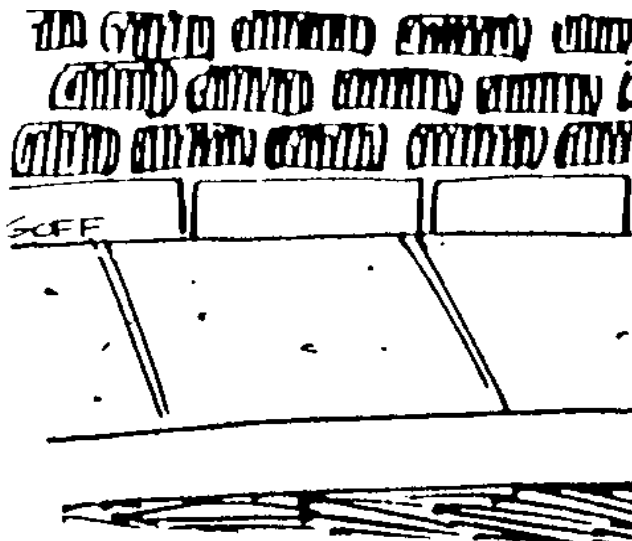
transportation system that is, to put it mildly, limited. They live in places they can barely afford that are often inconvenient to work, school, church, family, shopping, etc., increasing the cost of transportation. They lose the quality time that enriches life, the time we get to relax and enjoy our families and friends. They find themselves lonely and isolated when not at work. It's one of the ironies of our culture that low wage workers toil so much harder than the rest of us. In essence, it's more expensive to be poor. It takes longer to get to and from work. If they have a daytime appointment, or need to pick up their children early from school, it can involve multiple changes of buses. They live in tiny spaces, in Carla's situation, a room barely big enough for a bed. She is outgoing and sociable when she is feeling good yet cannot sit down at the kitchen table and shoot the breeze with her room-mates, a small human comfort that is not granted to her. There are countless other examples including Marian who walked seven miles back and forth to her job at Walmart until someone helped her figure out the DART schedule. Poverty is not just a matter of a lack of dollars and cents. It is also a lack of choices, a lack of inclusion, a lack of safety and good health, a lack of social capital. In the coming winter, it will include a rising crisis as the poor find it more and more difficult to heat their homes.

None of this information is new, no one will be shocked by the anecdotes – after all, almost 2,000 Delawareans live under bridges or in homeless shelters. The fact that there are worse case scenarios does not absolve us of our moral obligation to seek solutions, particularly for the most vulnerable of our neighbors.

Those with disabilities are among the poorest of our citizens. Life becomes a matter of survival, of scraping by, particularly for those who subsist on SSI. The soaring cost of housing has pretty much excluded them from the market. Rents have risen 59% since 1998, while SSI has fallen by 25% compared to median income.

“With incomes equal to only 18.2% of the median one-person household income, people with disabilities receiving SSI are among the lowest-income citizens of our country..... Four million adult individuals aged 18-64 living with significant and long-term disabilities rely on SSI to cover living expenses, but the value of that income has precipitously de-

Patricia Kelleher, pkelleher@thearcofdelaware.org, is the Housing Administrator at The Arc of Delaware an organization which advocates for the rights and full participation of all children and adults with intellectual and developmental disabilities. She has worked in the affordable housing sector for 14 years and is a new member of the Board of the Delaware Housing Coalition.



creased....In 2006, the national average monthly income of a person who relied on SSI as his or her source of income was only \$632, while the national average rent for a one-bedroom unit climbed to \$715 per month. How can we possibly expect any individual or family to spend 100-113 % of their entire monthly income on housing? It is not only mathematically impossible, but morally unconscionable.” *Priced Out in 2006, The Housing Crisis for People with Disabilities.*

In 2004, the most recent Harris Poll on disability issues released the following statistics:

- Only 35% of people with disabilities reported being employed full or part time, compared to 78% of the general population.
- Three times as many live in poverty with annual incomes below \$15,000 (26% versus 9 %).
- They are twice as likely to have inadequate transportation (31% versus 13%), and a much higher percentage go without needed health care (18% versus 7%).
- People with disabilities are much less likely to socialize, eat out, or attend religious services than their non-disabled counterparts.
- Not surprising, their quality of life, and the satisfaction they feel trails significantly behind the general population (34% versus 61%).

The Governor’s Commission on Community-Based Alternatives for Individuals with Disabilities released a report of its five year goals in 2007 that listed housing as the number one concern for this population in Delaware:

Goal 1: Ensure a sufficient number of safe, affordable, integrated, and accessible housing options for individuals with disabilities.

Collectively, housing advocates can work at the federal level to advocate for tax incentives or low-interest loans to help low income homeowners renovate to create accessible environments. Mandates are needed to include more aging-in-place/accessibility features in subsidized housing units, to support federal incentives to encourage public and private builders to develop innovative designs, and to provide adequate government funding for a range of affordable housing options.

The actual nuts and bolts come down to this: increase the number of available rental vouchers, provide subsidies for accessibility, and expand the number of affordable rental units available. None of these things can happen without increased dollars from federal, state and local governments. North Carolina has a model program based on a partnership between the Department of Health and Social Services and the Housing Finance Agency. The HFA requires that 10% of all units in federal low income housing tax credit properties be set aside for people with disabilities. A state funded rental subsidy was created in tandem to support the residents in the subsidized units.

The Delaware Housing Coalition has put forth a solid plan to increase the number of affordable housing units in Delaware, focused on increasing the State’s Housing Development Fund with a dedicated funding source. The DHC has additionally called for changes to state and local legislation that will increase incentives for inclusionary zoning. Community land trusts, manufactured housing, subsidized rental housing preservation and public education are other areas of focus for DHC.

In conclusion, as we become more aware of our negative impact on this planet, and we stretch ourselves to think globally and think green, we need to rethink our attitudes about housing, so that all Americans can have the basic human right of a safe, decent, affordable place to live. Lower density, inclusionary zoning, universal design, energy efficiency, the end of NIMBYISM, it is our duty to push for these changes to support our goal of housing for all.