

# Challenges for Adults with a Disability

Working, banking, voting access and other activities often continue to be obstacles faced by persons with a disability. This issue brief explores these challenges and provides recommendation and resources to address them.

## Mainstream Banking

A report by the National Disability Institute *Banking Status and Financial Behaviors of Adults with Disabilities* indicated that people with a disability faced financial challenges in their efforts to achieve economic self-sufficiency. Data from a survey conducted by the Federal Deposit Insurance Corporation (FDIC) showed that persons “with a disability were more likely to be unbanked or underbanked than those without a disability”. Unbanked is defined as not having a bank account and underbanked is defined as having a bank account but in the past year used alternative financial services such as money orders, check cashing agencies, payday loans or auto title loans.

In addition to being unbanked or underbanked, the report highlights the disparities in banking for persons with and without a disability. Persons with a disability are:

- Less likely to have a savings account
- More likely to use prepaid debit cards
- More likely to use alternative financial services
- Less likely to save for unexpected expenses
- Twice as likely to have no credit
- Less likely to use electronic payments
- Less likely to have attended financial education classes and counseling



The National Disability Institute provides recommendations to persons and agencies working with people with a disability to reduce these disparities and improve inclusion into mainstream financial resources in the report.

Banking recommendations include:

- Drawing Customers into Mainstream Financial Services by taking advantages of teachable moments, building trust and transcend compliance for superior customer service
- Keeping customers in the Banking System by encouraging opening ABLE (Achieving a Better Life Experience) accounts to boost savings

- Deepening the Banking Relationships and Fostering Financial Empowerment by targeting the economic inclusion potential of Mobile Financial Services for persons with a disability.
- The report concludes by encouraging government, financial institutions and the disability community to work together to improve the availability of affordable products and services that meets the needs of persons with a disability.

<https://www.realeconomicimpact.org/pages/banking-status-and-financial-behaviors-report-release>

## **Voting and Disabilities**

A report from the Friendship Circle of Michigan, a non-profit agency working with persons with a disability highlighted the challenges faced in voting for people with a disability. The report *The Five Challenges Facing Voters with Disabilities* indicates that persons with a disability are not fully participating in the political system.



The report identified 6 specific challenges in voting that may be experienced by persons with a disability:

1. **Voter Registration** – Accessibility to voter registration forms are limited, voter registration forms in alternative formats are limited, on-line voter registration is difficult for persons with a disability
2. **Polling-Place Accessibility** - Some polling places while required to be ADA accessible are difficult to navigate for persons with a disability including limited parking spaces, voting facilities and voting booths are difficult to access
3. **Discrimination** – lack of training and awareness on the part of people assisting with voter registration efforts along with not knowing the laws in each state can lead to discrimination in voting for persons with a disability
4. **Guardianship** – State Laws on Guardianship vary and could negatively affect persons with a disability under Guardianship care from voting
5. **Accommodations** – persons with a visual and hearing impairment disability should have access to appropriate services to assist with voting, trained poll workers to assist persons as needed
6. **Embarrassment** – lack of awareness or training for poll workers can cause embarrassing moments for persons with a disability in voting.

<http://www.friendshipcircle.org/blog/2016/11/07/five-challenges-facing-voters-disabilities/>

The U.S. Election Assistance Commission provides resources for voters with disabilities including a best practices tool kit for state and local governments. The tool kits helps to survey facilities and identify barriers to voting for people with disabilities and assistance in fixing common ADA compliance problems.

<https://www.ada.gov/pcatoolkit/abouttoolkit.htm>

The American Association of People with Disabilities is an advocacy organization for people with disabilities. AADP works to ensure accessibility to polling places, promotes the use of accessible voting technology so that persons with a disability can participate in all aspects of the political process.

<http://www.aapd.com/our-focus/voting/>

The Tennessee Disability Coalition produced a video promoting accessible election for Tennessee voters as a resource for election officials, poll workers and the disability community.

[https://www.youtube.com/watch?v=k\\_8Bc7RXYaw&feature=youtu.be](https://www.youtube.com/watch?v=k_8Bc7RXYaw&feature=youtu.be)

### **Additional Health Risks**

In a publication by the U.S. Centers for Disease Control, *Prevention Reducing Health Disparities for People with Disabilities: A Public Health Challenge*, persons with a disability are more likely to experience greater health risk over their life span than persons without a disability. Findings from the report showed that persons with a disability were more likely to experience higher social risks such as unemployment and be a victim of a violent crime, have higher health risk such as heart disease, obesity and smoke more than persons without a disability.



The report also provided some recommendations to lessen the disparity between persons with and without a disability. Recommendations included:

- Improving access to health care and human services
- Improving data collection and its use to advance public health standards
- Strengthen the workforce, including early identification and intervention for children with disabilities, including people with a disability in Public Health Programs and Practices
- Preparing for emergencies with disabilities in mind

Each of the recommendations included action steps that could reduce the disparities between people with and without a disability. The link below provides more information on greater health risk for persons with a disability.

<https://www.cdc.gov/ncbddd/disabilityandhealth/features/unrecognizedpopulation.html>

## Workplace

Although it has been 27 years since the Americans with Disability Act (ADA) was passed to prevent discrimination against those who have a disability. The 2016 Community Needs Evaluation explains that unemployment is higher and income is lower for people who have disabilities.

*America still leaves the disabled behind* (CNN Money, July 26, 2015), explains that the gap between the rates of employment has increased. In 1991, 50.2% of disabled Americans were employed, compared to 41.1% two decades later. The article explains that some working age adults report that there were inadequate accommodations in secondary school, as well as inaccessible post-secondary facilities.

The article points out that some corporations are beginning to acknowledge disability status as an element of diversity. Some companies (Citigroup, Google, etc.) have changed their policies to enhance work opportunities for people with disabilities. Companies have specific trainings and tech innovation to promote employment.

<http://money.cnn.com/2015/07/26/news/economy/americans-with-disabilities-act-problems-remain/index.html>

## Everyday Challenges Faced by Persons with a Disability

- Accessible Transportation – inadequate or lack of accessible transportation options makes it challenging for persons with a disability to carry out routine activities.
- Physical Challenges – mobility challenges in the form of steps, curbs, construction, creates physical challenges for persons with a disability.
- Attitudinal Challenges – Many people are unaware of the challenges faced by persons with a disability in fully participating in daily activities offered in communities.
- Communications Challenges – Difficulty in hearing, reading, speaking or writing presents unique challenges for persons with a disability.
- Policy Challenges – a lack of awareness or training of laws and policies designed to improve the lives of persons with a disability can lead to a denial of services or benefits to eligible persons.

<http://frconversions.com/5-everyday-challenges-facing-individuals-with-disabilities/>

For persons with a disability transportation continues to be a challenge. Locally, Metro Transit Authority Access Ride program provides door-to-door rides for eligible persons. A recent initiative by the Council on Aging, Senior Ride Nashville a volunteer driver program offering door-through-door service for



seniors and older adults with a disability is scheduled to begin service in the mid-2017.

<http://www.nashvillemta.org/Nashville-MTA-AccessRide-Information.asp>

<https://www.seniorridenashville.org/>

For physical challenges, Tennessee Technology Access Program (TTAP) provides funding assistance, device demonstration, device loan and device utilization services for people with a disability.

- Funding Assistance provides persons with a disability and their families help with funding to acquire assistive devices and services.
- Device Demonstration allows persons with a disability both high-tech and low-tech devices that are available to maintain independence.
- Device Loan Program allows persons with a disability to borrow assistive technology devices on a trial basis to determine if the device meets their needs before investing in the device.
- Device Reutilization program provides used assistive technology devices to eligible persons for use.

<http://www.tennessee.gov/humanservices/article/ttap-programs>

For attitudinal challenges, some strategies include:

- Seeing and treating persons with a disability as equals deserving of respect
- Don't be afraid to ask a person about their disability
- Ask before assuming
- Become knowledgeable on disability related issues
- Become involved in awareness and advocacy activities

[http://www.continuetolearn.uiowa.edu/nas1/07c187/Module%201/module\\_1\\_p6.html](http://www.continuetolearn.uiowa.edu/nas1/07c187/Module%201/module_1_p6.html)

For persons who work directly with people with a disability and the general public, effective communication skills include:

- Establishing a rapport with the person
- Speaking directly to the person
- Choosing appropriate language
- Listening
- Explaining clearly
- Communicating without words by using visual aids or demonstrating

<https://vkc.mc.vanderbilt.edu/etoolkit/general-issues/communicating-effectively/>

The Tennessee Disability Coalition is an alliance of organizations and individuals working to improve the lives of persons with a disability by advocacy for public policies that promote inclusion, equal opportunity and economic self-sufficiency. The Coalition offers program in Public Policy advocacy, ADA networks, and family voices of Tennessee, Benefits to Work, Tennessee Autism Plan, Project Brain and Discretionary Small Grants.

<http://www.tndisability.org/article/about-coalition>

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## **Additional Resources for Persons with a Disability**

**Tennessee Disability Coalition** provides programs for persons with a disability such as:

- Information, training and technical assistance on compliance with ADA rules,
- Family assistance in navigating service systems for persons with a disability,
- Discretionary Small Grants for non-profit organizations to build capacity in working with the disability community

<http://www.tndisability.org/article/coalition-programs>

**Council on Aging of Middle Tennessee** through the Community Assessment Committee publishes a Community Resources guide for Caregivers of Adults with Disability.

<http://www.coamidtn.org/community-assessment/>

**Tennessee Department of Intellectual and Developmental Disabilities** provides Employment First resources, training, and employment opportunities for persons with a disability.

<http://tn.gov/didd/topic/employment-first>

**Tennessee Disability Pathfinder** is a statewide, multilingual disability information clearinghouse with a statewide helpline and website that includes local, state and national resources. Tennessee Disability Pathfinder is a project of the Tennessee Council on Developmental Disabilities and the Vanderbilt Kennedy Center for Excellence in Developmental Disabilities.

[www.familypathfinder.org](http://www.familypathfinder.org)