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PRESS RELEASE July 26, 2022

# New research: 50% of Kenosha's People with Disabilities are Living in Financial Hardship

New report and interactive tools reveal that federal poverty data undercounts how many people with disabilities are struggling to afford the basics.

**July 26, 2022 (Kenosha, WI)** – The number of people with disabilities in Kenosha County who struggle to afford the basics is far higher than federal poverty indicates — 50% compared to 17% — according to a new report from United Way of Kenosha County and its research partner United For ALICE. This data coincides with statewide reports where data indicates an undercount of 43% compared to 16%.

In 2019, while 17% of Kenosha residents with disabilities were deemed in poverty, 32% — almost twice as many — were ALICE (Asset Limited, Income Constrained, Employed). ALICE households earn more than the Federal Poverty Level but less than what it costs to live and work in the modern economy. Combined, 50% of Kenosha's 19 thousand residents living with disabilities were below the ALICE Threshold, with income that doesn't meet the basic costs of housing, childcare, health care, transportation and a smartphone plan.

"On the 32nd anniversary of the Americans with Disabilities Act, we see that residents with physical, mental or emotional conditions who are struggling financially are not only being undercounted but underserved," says Stephanie Hoopes, Ph.D., national director for United For ALICE. "There is still work to do as having a disability puts individuals at substantial risk for financial instability, more than many other factors. Daily, and even more so during the COVID-19 pandemic, these individuals face barriers to accessing a quality education, secure jobs and critical supports."

The ALICE in Focus: People With Disabilities report and interactive tools reveal that during the pandemic, people with disabilities below the ALICE Threshold were six times more likely to be anxious than those without disabilities.

The new research also shows that outdated federal guidelines prevent the majority of residents with disabilities who are living in financial hardship from accessing critical public assistance. According to the new report, a staggering 81% of residents with disabilities below the ALICE Threshold did not receive Supplemental Security Income (SSI). The program requires that recipients have income below the poverty level, be unable to work, have a "severe" impairment and have less than \$2,000 in their bank accounts, \$3,000 if they are a married couple.

"Income eligibility requirements for SSI haven't been updated in nearly four decades, which is one of the big reasons why more than 234,000 residents across our state were shut out of receiving a much-

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## United Way of Kenosha County



needed financial lifeline," says Carolynn Friesch, CEO at United Way of Kenosha County. "By using data that takes into account the true cost of living — we can establish critical supports that help those who need it the most."

Other findings from ALICE in Focus: People With Disabilities, representing residents statewide, include:

- Black and Hispanic residents with disabilities 73% and 56% respectively disproportionately experienced financial hardship compared to 39% of white people with disabilities.
- Females with disabilities struggled more to afford the basics 48% compared to 38% of males with disabilities.
- Wisconsin saw 60% of residents with disabilities below the ALICE Threshold spend 35% or more of their income on their mortgage, plus utilities, taxes and insurance.
- Whether working full or part time, people with disabilities were more likely to be living paycheck to paycheck than those without disabilities: 16% of full-time workers with disabilities were below the ALICE Threshold compared to 12% of full-time workers without disabilities.

Hoopes also pointed out that rates of hardship are likely even higher than could be counted as data is not available for individuals living in nursing homes, correctional facilities and other group settings.

"Unfortunately, this data isn't a surprise, we see it in action daily," says Chris Weyker, chief executive officer at Kenosha Achievement Center (KAC). "There has been a lot of progress related to legislation like ADA and WIOA, and we see a shift where employers are very open to hiring a diverse workforce, yet the system is often the biggest barrier to success for people with disabilities. An employee of KAC described it simply as a system of all or nothing. If you have nothing, you can access everything. If you have something, you can access nothing."

"Our partners, including Kenosha Achievement Center, play a crucial role in helping us advocate for and address the needs of people with disabilities in our community," continues Friesch. "Together, we can collectively build a stronger, more accessible, and more equitable community."

More data is available through the ALICE in Focus: People With Disabilities interactive data dashboard, which provides filters for regional and local geographies, age, race, disability status, living arrangements and household work status. Visit UnitedForALICE.org/Focus-Disabilities. To explore more Kenosha County ALICE reports, visit: kenoshaunitedway.org/ALICE.

ALICE in Focus: People With Disabilities marks the second installment in the ALICE in Focus Research Series, which draws from the U.S. Census Bureau's American Community Survey (ACS) Public Use Microdata Samples (PUMS). Each installment in the series highlights a specific segment within the ALICE demographic. The first installment focused on children; the next report will feature veterans.

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## **About UWKC**

United Way of Kenosha County fights for the health, education, and financial stability of every person. For almost 100 years, UWKC has created positive change throughout Kenosha County by mobilizing the caring power of the community, improving lives, and striving for lasting, positive transformation. Through partnerships and collaborations, UWKC both supports local initiatives with an annual community investment process and manages programs such as Readers are Leaders, Volunteer Income Tax Assistance, SingleCare Prescription Discounts and more.

## **About United For ALICE**

United For ALICE is a driver of innovation, research and action to improve life across the country for ALICE (Asset Limited, Income Constrained, Employed) and for all. Through the development of the ALICE measurements, a comprehensive, unbiased picture of financial hardship has emerged. Harnessing this data and research on the mismatch between low-paying jobs and the cost of survival, ALICE partners convene, advocate and collaborate on solutions that promote financial stability at local, state and national levels. This grassroots ALICE movement, led by United Way of Northern New Jersey, has spread to 24 states and includes United Ways, corporations, nonprofits and foundations in Arkansas, Connecticut, Delaware, Florida, Hawai'i, Idaho, Illinois, Indiana, Iowa, Louisiana, Maryland, Michigan, Mississippi, New Jersey, New York, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, Washington, Washington, D.C., West Virginia and Wisconsin; we are United For ALICE. For more information, visit: UnitedForALICE.org.