

World Institute on Disability

The World Institute on Disability (WID) is a nonprofit research, public policy, and advocacy center dedicated to promoting independence and full societal inclusion of people with disabilities.

WID's Access to Assets Program

Access to Assets (ATA) bridges the asset building and disability communities to improve the economic status of individuals with disabilities.

Toll-Free Information Hotline:

1-866-723-1201

Access to Assets Program Services

- Training and technical assistance to improve access to poverty reduction programs nationwide.
- Information and referral to individuals with disabilities seeking services.
- Federal and state policy analysis to improve inclusion in poverty reduction programs.

Disability & Poverty

- One-third (34%) of adults with disabilities live in households with total income of \$15,000 or less compared to only 12% of those without disabilities.
- 10% of people with disabilities own homes compared to 71% of those without disabilities.
- 25% of people with disabilities own computers compared to 66% of U.S. adults without disabilities.
- 58 percent of people with disabilities are asset poor (do not have enough resources to live at the federal poverty level for three months)
- 54 percent of people with disabilities have no savings accounts, and 69 percent no checking accounts.

Sources: 2004 N.O.D. Harris Poll and 2000 U.S. Population Census

Barriers to Asset Building Inclusion...

- 'Earned Income' restriction
- Lack of Program & Physical Accessibility
- Limited Use of Funds
- Asset Tests for Public Benefits Programs
- Limited Program Availability

State or Federal... Asset Tests

- | STATE | FEDERAL |
|---|---|
| <ul style="list-style-type: none">• Medicaid & Medicaid Buy-In programs• TANF (Temporary Assistance for Needy Families)• Food Stamps (only eligibility) | <ul style="list-style-type: none">• Supplemental Security Income (SSI)• Food Stamps (not receiving TANF funds)• Housing Programs & SSDI have no asset restriction |

Working with Asset Limitations

- New IDA rules
- Pooled Special Needs Trusts
- Medicaid Buy-In programs
- PASS, PESS, other Social Security Work Incentives
- Waivers

WID's Access to Assets EQUITY NEWSLETTER

EQUITY disseminates education and advice about disability issues to the Asset Building Community while simultaneously offering information about Individual Development Accounts (IDAs) and other asset building strategies to the Disability Community.

To subscribe email: equity@wid.org

EQUITY: Disability and Asset Building Communities Working Together

Recent EQUITY topics:

- Youth with Disabilities
- Making Tax Time Pay
- Latinos with Disabilities
- Entrepreneurs with Disabilities
- Intersection Between Benefits Programs and Asset Building



WID Access to Assets PUBLICATIONS

Access to Assets regularly publishes information to educate the public about issues facing people with disabilities who live in poverty. Publications are available through the WID website:

<http://www.wid.org>

WID Access to Assets Program Contacts

- **Kathy Martinez**, Executive Director:
kathy@wid.org, 510-251-4326
- **Megan O'Neil**, Access to Assets
Project Manager: megan@wid.org, 510-
251-4341
- Toll-Free Information Hotline:
1-866-723-1201