

## Addressing Barriers: National Disability Employment Awareness Month as a Catalyst for Systemic Change

The American Dream has long stood for the idea that everyone should have a fair shot at success. For many individuals with disabilities who desire employment, attitudes and systemic barriers limit their participation in the workforce and ruin any self-employment dreams they might have - pigeonholing them in poverty. My son, Mason, has Down syndrome and while that comes with challenges, he deserves to pursue meaningful employment without perceived limitations and systemic obstacles standing in his way.

I am the President & CEO of the National Down Syndrome Society and through my professional and personal life, I am constantly fighting for the rights of our loved ones with Down syndrome and working to make their voices heard.

Misconceptions about what people with disabilities can achieve are still common in our society, making it even harder for well-qualified individuals to find jobs. Despite one in four adults having a disability in the United States, these misconceptions often result in implicit biases, discrimination, and limited job opportunities. National Disability Employment Awareness Month (NDEAM) is recognized every October in the United States and aims to dispel these myths and celebrate the achievements of disabled workers.

In addition to perceived limitations, the systems intended to assist people with disabilities sometimes do more harm than good. Supplemental Security Income (SSI) is a crucial source of financial support, helping many individuals with disabilities meet their basic needs. However, there's a troubling contradiction: While SSI provides essential financial aid, its strict income and asset limits can inadvertently keep recipients in poverty, making it difficult for them to pursue their dreams and long-term life goals, such as working full-time hours or starting their own business.

Under current law, to keep benefits like SSI, individuals with disabilities can't have more than \$2,000 in assets or earn more than \$1,971 a month. Additionally, if two people on SSI get married, their combined assets can't exceed \$3,000, a rule known as the "marriage penalty." These asset limits haven't been updated in 35 years.

ThinkWork's analysis of 2022 American Community Survey data shows that people with cognitive disabilities are less likely to have jobs and more likely to live in poverty. Several factors contribute to this, but for those balancing employment with disability benefits like SSI, the fear of losing crucial support in an unstable economy is very real.

Even though SSI payments have increased over the years, with a maximum of \$943 per month in 2024, this amount still falls far short of keeping pace with inflation and the actual cost of living. For many with Down syndrome and other disabilities, the monthly SSI payment they receive is nominal.

NDEAM is a step in the right direction, but a single month of recognition is not enough to address the deeper systemic issues that millions of Americans with disabilities face. If you want to promote a more equitable society that provides sustainable ways for individuals with disabilities to achieve their life goals, encourage your Members of Congress to support the SSI Savings Penalty Elimination Act (H.R. 5408/S. 2767). This legislation would increase the assets individuals with disabilities may possess while remaining eligible for government benefits and eliminate the marriage penalty. If this passes, it means that Mason can work a job that he loves, earn a substantial wage, and get married, without having to worry about losing his benefits.

People with disabilities rely on SSI for essential financial support and, often, healthcare coverage through Medicaid. They shouldn't have to choose between maintaining their coverage and seeking employment. Our current paradox not only traps many in a cycle of poverty but also stifles their potential to contribute to the workforce. It's time to reform our system so that individuals with disabilities, people like Mason, can pursue meaningful work, lift themselves out of poverty, and retain the benefits they depend on for their health and well-being.

*Kandi Pickard is the President and CEO of the National Down Syndrome Society (NDSS), where she provides strategic vision and leadership, fostering collaboration with individuals, families, and organizations across the country. Under her guidance, NDSS works to ensure people with Down syndrome have opportunities to achieve their full potential, advocating for inclusion and creating pathways to a brighter future for the entire Down syndrome community.*