

Equality:

Disabled Persons' Rights

The struggle for disability rights is not a question of us and them. It is not a question of a charitable government taking pity on lesser human beings. It is not a question of throwing money at an issue and hoping for a quick fix. It is a question of recognizing that ALL of us deserve a just society and that the ALL includes persons with disabilities. It is a question of recognizing that the same corporate domination that harms the earth, robs citizens of their constitutional right to equal participation in government, and endangers the health and well being of our children, limits the potential of people with disabilities and in turn limits us all. It is a question of recognizing that guaranteeing the rights of people with disabilities guarantees all citizens, all disadvantaged groups, all responsible businesses, the many opportunities of growth, fulfillment and worthwhile public endeavor that the United States can offer.

The Americans With Disabilities Act is now 10 years old – but it has only begun to correct the fears that have kept people with disabilities in isolation since the beginning of history. Disabled people are still too often refused access to health care, transportation, school, housing and jobs. Disabled women and people of color are hit especially hard. By eliminating each and every form of discrimination, we can create the just society to which we aspire – a society whose fairness inspires the confidence that will enable Americans from every sector to reach their full potential.

EMPLOYERS NEED THE SUPPORT OF A JUST AND CIVIL SOCIETY

To illustrate the universality of disability rights (to take disability rights issues out of the disability ghetto where we usually find them) it is instructive to look at how a fully integrated society would benefit employers, both public and private. Mistakenly, employers often see their interests as juxtaposed AGAINST those

Organizations

[Disability Rights Advocates](#)

- "a non-profit legal center dedicated to protecting the civil and human rights of people with disabilities throughout the U.S. and the world"

[Disability Rights Activist](#)

- faq on disability rights, news, organizations, publications, action alerts

[Consortium for Citizens with Disabilities \(CCD\)](#)

- "a coalition of approximately 100 national disability organizations working together to advocate for national public policy that ensures the self determination, independence, empowerment, integration and inclusion of children and adults with disabilities in all aspects of society"

[Mothers from Hell 2](#)

- "a grass-roots parent advocacy group, fighting for the appropriate education, community acceptance, desperately needed services, rights of, and entitlements for individuals with disabilities"

Resources

[Advocating Change Together](#)

- "a nonprofit disability rights organization run by and for people with developmental and other disabilities"

[Mouth Magazine](#)

- bimonthly magazine that calls itself the "voice of the disability nation"

[Disability Rights Activist - Frequently Asked Questions](#)

- information on a wide variety of topics for disabled persons, including rights issues

Action / Campaigns

[Disability Rights Activist - Action Alerts](#)

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of persons with disabilities. Nothing could be further from the truth. Especially in this day of work force shortages we as a society can not afford to exclude an entire group of people simply because of the manner in which they do or do not move their legs, use their eyes, or process information.

Employers need all available expertise and creativity. Thanks to the integration of students with disabilities into our public schools over the past 26 years, there is now a rising swell of highly trained graduates with significant disabilities.

Employers who have taken full advantage of this pool of talent – among them IBM and NASA – have set very high expectations for their disabled employees, while exposing them to the rigors of fast-paced mentoring programs. The employees have in most cases exceeded the expectations of their employers, and thus put the moderate costs of work site and job task modification in perspective – these costs are seen as a normal and reasonable cost of doing business.

Hiring disabled applicants is a good start, but an employer needs the support of a just and civil society – backed up by the ADA – to be sure that their new employee has a good chance of succeeding on the job. Every neighborhood near each site of the employer must have wheelchair accessible housing and public transportation in place. The telecommunication system including the Internet must be usable by employees with every type of disability. Airlines, trains, and buses must accommodate business travelers with disabilities anywhere promptly.

Many employers provide local transport with a variety of trucks and vans, none of which is easily or safely usable by a wheelchair rider. Low-floor minivans are available, with gently sloped entry ramps and nearly a foot of extra headroom giving easy entry for heavy deliveries. Unfortunately the lowering of the floor is done after the minivan is manufactured, adding more than 50% to the cost of the van. A large enough order from the postal service – easily justified to save the backs of postal workers – could result in the original manufacture of low-floor minivans for nearly the same price as a standard minivan. Once these vans became available at a lower cost they could provide transportation to many wheelchair riders, taxi and delivery services.

People with disabilities need a wide variety of

other equipment to get around and to function effectively, but wheelchairs and much other adaptive equipment are priced so high that they are often unavailable to the people who need them most.

The wheelchair industry, controlled by a virtual monopoly of one maker of poor-quality chairs for thirty years, was opened up to dozens of new competitors by a Justice Department antitrust settlement in 1979. With new competition, prices dropped to one-half of what they had been while the chairs became much better. But recent swallowing of many of these small companies by one large company threatens to return the market to its former monopoly status.

As employees with disabilities adapt to the changing schedules, locations, and other needs of their employers, they in turn will need the support of a well-developed civil society. The goal of most workers, disabled or not, is to create a seamless web of support for their families. If they worry about health or safety, the worker's productivity suffers. Available child care, nearby and in synch with the schedules of the employer, must be physically accessible either to a disabled parent or to a disabled child.

In-home extended care for elderly family members can be vastly safer and less expensive than nursing homes; the lessened worry can boost the employee's productivity. Last year the Olmstead decision of the U.S. Supreme Court stated that a person receiving long term care should receive it in the "least restrictive setting appropriate." The proposed bill MiCASSA [Medicaid Community Attendant Services and Supports Act – HR 4416 – Rep. Danny Davis (D-IL)] will take funds away from nursing homes and make them available for in-home care. I strongly support MiCASSA.

Health care is paramount to the care of an extended family, but many employers offer no health insurance. High prices and the exclusion of pre-existing conditions make adequate insurance unavailable to many people with disabilities. Central to building a civilized society in the U.S. is the provision of Universal and Accessible Health Care.

Contact with an Independent Living Center, run by disabled people with years of experience in solving the day-to-day puzzles of living well with a disability, could be invaluable. State-of-the-art adaptive equipment developed in the network of

Rehabilitation Engineering Research Centers, under the direction and consultation of people with disabilities, could be made available to the employee.

Group health insurance must remain available and affordable to employers that hire disabled persons. Individual health coverage must also remain in effect for the disabled employee during all periods of unemployment; only Universal Health Care could protect against the catastrophes that occur during gaps in coverage.

Adult education facilities for advanced training must be physically accessible and ready to accommodate students who are blind or deaf.

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Equality:

Racism

America remains burdened by a racial chasm. The life chances and opportunities of people of color in the United States are limited as compared to whites. The legacy of historic discrimination - de jure and de facto - continues to weigh on the present; and current day discrimination persists throughout American life - in access to healthcare, educational services, employment opportunities, wage levels, capital, the criminal justice system, and media employment.

There is no more poignant indicator of America's failure to remedy past and eliminate present discrimination than the ongoing racial differentials in infant and child health. The neonatal death rate among births to black women was 14.5 per thousand in 1995; for births among white women, the rate was 6.3. Babies of black women are two-and-a-half times more likely to die in their first year than babies born to white women. Nearly half of all African American and Latino children live in families with incomes less than 125 percent of the poverty level; the rate for white children is 24 percent.

These statistics - among the most telling of economic indicators, far more relevant in revealing the state of the nation's health than the latest uptick or downturn in the Dow or Nasdaq, for example - are a national scandal. That they are not regularly reported is a distinct national scandal.

Many of the burdens imposed on people of color in the United States are those piled on working people, regardless of race. If the richest nation in the history of the world chose, as it could do, to eliminate poverty; if we set aside the concerns of insurance companies and installed a functioning national healthcare system that assured coverage and access to quality care for all; if all employers were required to pay a living wage to all of their workers; if all workers, including agricultural workers, were guaranteed the

Organizations

[National Association for the Advancement of Colored People \(NAACP\)](#)

[Black Radical Congress \(BRC\)](#)

[Rainbow/PUSH](#)

[National Urban League](#)

[Anti-Defamation League \(ADL\)](#)

[American Indian Movement Grand Governing Council](#)

[National Conference on Community and Justice](#)

[American Arab Anti Discrimination Committee](#)

[Asian American Legal Defense and Education Fund](#)

[League of United Latin American Citizens \(LULAC\)](#)

Resources

[United Nations World Conference Against Racism, Racial Discrimination, Xenophobia and Related Intolerance \(WCAR\)](#)

- Durban, South Africa, August 31-September 7, 2001

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right to unionize without facing employer threats or coercion; if we required banks to make affordable checking accounts and other lifeline financial services available to all; if we acted to stop electricity deregulation from enabling "electricity redlining," with inferior service delivered to lower-income consumers; if the regulatory authorities cracked down on consumer fraud that steals billions each year from working people, and banned the mortgage scams and legal loan-sharking that are rampant in poor communities; if we fostered and supported community development credit unions to meet the lending, saving and development needs of lower-income neighborhoods and others; if we invested in a mass transit system that connected all communities and enabled people to travel efficiently without cars; if we ended the failed War on Drugs, began treating drug addiction as a health problem rather than a criminal problem, and eliminated the extreme mandatory sentences for drug possession and minor drug-related crimes; if we installed community policing programs around the country; if we guaranteed adequate childcare to all; if we expanded Social Security to provide more income to the widows and widowers - then we would in the process redress many of the racial divides that now plague the nation.

But even with these race-blind policies, we would need to do more, and directly address persistent racism in America. We must also crack down on the practice of redlining - racially discriminatory lending practices that condemn minority neighborhoods to accelerating decay - and force banks and financial institutions to make credit, insurance and other financial services available in all communities. We must support affirmative action. We must adopt a new set of policies to ensure respect for Native American rights, interests and sovereignty and to return wealth stolen from Native Americans. We must ensure that predominantly minority school districts receive funding equal to white districts. We must expand health services to put an immediate end to the race-based discrimination which - as documented by the Department of Health and Human Services - consigns people of color to inferior diagnoses and treatments for diseases and ailments including pneumonia, HIV/AIDS, mini-strokes and heart attacks. We must end pervasive discrimination in the criminal justice system.

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Equality:

Affordable Housing

Statement on Affordable Housing

The United States is in the midst of a housing crisis. The current strong economy is increasing rents and home prices everywhere, while many Americans have seen their incomes stagnate, and housing become less affordable. The U.S. Department of Housing and Urban Development (HUD) estimates that, in addition to more than 600,000 homeless people, 5.4 million families have "crisis-level housing needs" - the largest number ever recorded. These 5.4 million "worst-case" families represent the tip of the iceberg: many more American families are "shelter-poor", meaning they spend more on housing than they can afford to.

A recent study by the National Low Income Housing Coalition shows that the gap between what minimum-wage workers earn and the salary required to afford a modest, non-luxury apartment is growing throughout the country. In no state can a single, minimum-wage worker afford HUD's estimated Fair Market Value for a modest one-bedroom apartment, and in most places two minimum-wage workers together would be unable to afford a two-bedroom apartment.

Decent, affordable housing is a keystone of a stable life. Families who spend too much on housing may be forced to cut back on nutrition, health care or other necessities. Families that cannot secure a decent place to live are in even worse shape. The 1949 Housing Act set a goal of "a decent home and a suitable living environment for every American family". It is time to reaffirm our commitment to that goal.

We should:

Increase the minimum wage, and peg it to inflation, enabling more workers to afford housing.

Reform the "mansion subsidy". Federal law allows a tax deduction for mortgage interest. Since most low- and middle-income taxpayers, including half of all homeowners, do not itemize deductions, and since tenants do not qualify at all, this tax break goes disproportionately to wealthy Americans. In 1999, more than half of this subsidy - over \$27 billion - went to the 8% of households with income over \$100,000. The mortgage interest deduction should be capped, and the money saved should be used for a progressive tax credit, aimed at helping low- and middle-income Americans to afford housing costs and become homeowners. This can and should be done without increasing taxes for middle-class homeowners.

Institute a crash program to expand the supply of affordable housing with subsidies and loan programs for the rehabilitation and construction of affordable housing. Rehabilitation of sub-standard housing is

especially urgent, and highly cost-effective.

Expand and enforce the Community Reinvestment Act, which requires banks to help meet the credit needs of their communities, including low- and moderate-income areas, and use new legislation and enforcement of existing legislation to crack down on usurious lenders and other predatory financial-service firms.

Encourage community development credit unions and other community-based lenders, and the development of cooperatively owned housing. Encourage the National Cooperative Bank to promote and finance affordable, cooperative housing.

Identify individuals and families who still cannot afford decent housing, and implement a program to close the affordability gap within five years. This can be done with a combination of housing vouchers, tax credits, SSI subsidies and other measures. This step will require extra assistance for households in areas where rents are higher than the national average.

Housing is a fundamental human right. The United States is a rich country in the midst of a record economic boom, that has largely benefitted the wealthy. There is no better time than now to affirm our commitment to affordable housing for everybody, and to implement plans to make this goal a reality.

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Equality:

Agriculture, A Better Farm and Food Policy

American agriculture traditionally relied on the family farm. In modern times, the agricultural system has been taken over by a few conglomerates. Serious economic, health and environmental problems have resulted, including: a decline in income for farmers, making them a major poverty group; production and processing methods that increase exposure of consumers to genetically altered, irradiated food containing harmful additives and preservatives; the deterioration of rural communities; large factory livestock farms concentrating thousands of animals into small spaces, causing serious air and water pollution; antibiotic use in animal production giving rise to bacteria resistant to human antibiotics; and agricultural research devoted primarily to technologies which tend to concentrate benefits in the hands of global agribusiness.

Mergers and acquisitions reach new highs each year. Sectors such as poultry, livestock, grain, and flour milling have seen control concentrated in four to six companies.

The Freedom to Farm Act of 1996, pushed by the Republican Congress and signed by Clinton, aimed to "get the government out of agriculture." It took away every major tool of the Secretary of Agriculture, such as setting a floor on corn and wheat prices and compensating farmers for taking land out of production (thereby conserving marginal cropland). Exclusive reliance was placed on exporting commodities to increase demand and prices.

Freedom to Farm has resulted in historically low commodity prices, severe decline in farm income and the number of farmers, and grand profits for grain merchandisers. Congress responds to low farm income with direct payments to farmers. Thus, farm income which previously came from the marketplace now comes from taxpayers. Perversely, the biggest farms get the biggest payments.

Meanwhile, rural communities suffer depression because the profit in the food industry bypasses their main streets and causes young families to look elsewhere for jobs. Rural America has experienced massive poverty, declining school enrollments, shuttered main streets and withering civic institutions.

Our economic system operates best when it disperses ownership and decision-making broadly. A concentrated food system subordinates the diverse interests of consumers and society at large to those of a few conglomerates. A concentrated "supply chain" may produce relatively cheap food, but does not produce more healthy, natural, and ecologically sustainable food production.

To improve the agricultural system, federal policy must accord with consumer, environmental, worker and family farm standards of justice

and sustainability. Like Europe and Japan, America should take a “multifunctional” view of agriculture, recognizing the value not only of economic and nutritional benefits, but also environmental stewardship, beautiful landscapes, and stable communities.

We must stop the misallocation of resources caused by the growing concentration of power over the food and fiber economy by agribusiness, chemical, biotechnology and financial corporations. This entails shifting government policy to provide research and information relevant to independent food producers; ensuring open and competitive markets; promoting new food infrastructures; and preventing pollution and degradation of natural resources.

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Equality:

Social Security

Social Security is a tremendous success story. The program does exactly what it was designed to do: it provides a core retirement income to the nation's workers. It has reduced the poverty rate among the elderly from more than 50 percent to 10 percent. In addition, the program provides disability and life insurance to almost 95 percent of the workforce. It fills these functions at an extremely low cost -- its expenses are less than 0.8 percent of its benefits. By contrast, the expenses of private insurers are between 15 to 20 percent of annual benefit payments.

The program has an extremely solid economic base. Even under the Social Security trustees' pessimistic assumptions about economic growth, (they assumed an average growth rate of 1.7% per year -- less than half of the average over the last 100 years), the Social Security fund will have enough money to pay benefits indexed to wage increases (which is how the program is designed) through 2037. The fund has more than enough money to pay lower benefits, indexed to inflation, all the way through the end of the projection period in 75 years. If growth rates stay at or near historic levels, the program can pay full benefits (indexed to wage growth) for more than 60 years. The idea that Social Security is going to run out of money is simply nonsense.

Privatization arguments are based on a simple fallacy: advocates of privatization assume that the stock market will continue to grow rapidly, while simultaneously assuming that overall economic growth will plunge sharply. They can't have it both ways. Privatization proponents also ignore transition costs and overhead. The administrative cost of the existing system is less than 1 percent of what is paid out each year in benefits, whereas privatized systems in Chile and Britain spend almost 20 percent of their revenue stream on overhead, including such corporate necessities as advertising, sales agents, and executive bonuses. Transition costs will also be large.

Privatization involves a fundamental and risky overhaul of a program that is working well, overall. There would be numerous complications involved in deciding under what circumstances workers could access their private accounts. Since the overall system is sound, there is no reason for the government to enter this administrative morass. Small changes would be sufficient to fix some of the problems in the system, and ensure its long-term health.

We propose to:

- Defend Social Security from risky and radical privatization plans, ensuring the long-term financial security of retirees.
- Make gradual changes to benefits and the revenue structure, as needed. For example, adjustments should be made to the benefit

formula for widows and widowers; the current formula often results in financial hardship for the surviving spouse, and has led to a distressing poverty rate of 20% for older women living alone. If a small amount of additional revenue is in fact needed, this can be provided by raising the income cap on Social Security taxes or expanding the tax to cover executive bonuses and stock options.

Social Security does not need to be “saved,” it needs to be improved, which can be done by calmly making gradual changes. Panic fueled by opportunistic politicians and investment firms poses the only serious threat to the program.

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Equality:

Protecting Workers' Pensions

At a time when CEOs are paying themselves exorbitant salaries, stock options and benefit packages, corporations are slashing the pension benefits of workers who have helped build their companies.

The most heinous of the pension takeaway schemes include switching to cash benefit plans (which deprive workers of promised benefit increases from their final years of company employment), changing pension formulas with obscure "modifications" that are really cuts, and "wearaway" -- which forces employees to work extra months or years to return pension benefits to previously established levels.

These schemes reduce corporate contributions to pension plans or enable them to increase pension plan surpluses. Although employers by law cannot take pension surpluses directly for corporate purposes, they are allowed, by dint of an accounting rule, to show the earnings of the surplus on their corporate balance sheets. A recent IBM 30 percent gain in operating income was due to such a pension surplus, according to the New York Times.

Now Congress is set to make the problem worse, with the Comprehensive Retirement Security and Pension Reform Act. Passed overwhelmingly in the House of Representatives, this "Tax Giveaway and Pension Takeaway" bill would expand employers' ability to undertake pension fund ripoffs. A version in the Senate is even worse.

The corporate larceny of workers' pensions must be stopped. Cash balance conversions should be prohibited unless older workers' benefits are truly and adequately protected. Companies should be prohibited from cutting back promised benefits following mergers, acquisitions and sales of the division of a company. Surplus pension monies should be used to provide full cost-of-living adjustments. And investment accountability must be enhanced by giving pension plan participants the right to information on plan investments and to exert some collective control over investment decisions.

We must also work to provide pension plans to workers who are not covered. New pension plans to cover these workers should be simple, fair and portable, with employers contributing the same percentage of pay for all employees, employees able to match employer contributions with tax-deferred contributions, and lifetime monthly payments to retirees that are indexed for inflation and insured. Such plans would combine the best features of traditional pensions and popular 401(k) pensions.

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