

Methodology

In the summer of 2024, Institute staff conducted a series of one-on-one interviews with individuals who left the workforce temporarily or permanently due to a disability. Here, we share key takeaways from a subset of these interviews.

Profiles of Speakers

<p>Tammy is a former healthcare employee and mother who experienced homelessness with her child due to her disability. She'd like to own her own business.</p>	<p>Grace is an RN with a terminal cancer diagnosis who continued working despite having surgery just days before her shift. She grapples with no longer being able to work and now being the patient.</p>	<p>Ellen is a mother and wife who struggles to maintain employment due to her disabling condition but is persistent in her pursuit of work.</p>	<p>Roxanne was recently approved for SSDI, but she is afraid to quit her job while she waits for her benefits; meanwhile, the limitations of her disabling condition have resulted in reprimands and a possible termination.</p>
<p>Karla spent a total of five years fighting to get and maintain her Social Security Disability Insurance (SSDI) benefits.</p>	<p>Shirley was a dog groomer who never received the temporary disability insurance she needed to remain financially stable.</p>	<p>Marcus is a veteran who has experienced homelessness multiple times and is currently pursuing his bachelor's degree.</p>	<p>Amy, a former administrative assistant, has lost many close relationships after becoming disabled.</p>
<p>Lisa spent most of her career working in factories around toxic chemicals which contributed to her disabling conditions.</p>	<p>Hope was injured on the job and was shocked by how little she received in SSDI benefits due to being a stay-at-home mom for part of her life.</p>	<p>Max, a former research associate, experienced a traumatic brain injury and described his difficulties leaving the workforce.</p>	<p>Stephanie experienced a life-altering stroke that caused her disabling condition.</p>

TAKEAWAY #1

Hoosiers who want to continue working sometimes lack reasonable work accommodations.

"[My employer] would agree on paper... but then they would come out and say, 'You got to do this and you got to do that.' And I would say, 'I'm sorry, I can't because of my physical disability and my mental disability.' And they'd say, 'Well, you either do it or you find another job.'" - Ellen

"[I] had a lot of symptoms...I was calling off...I was having all these other symptoms and it was related to the cancer. When I was finally diagnosed, I couldn't take any time off of work. So I had the surgery on Thursday, and I went back to work on Monday after having my right kidney removed." - Grace

"[I] tried to take a leave of absence and they immediately fired me." - Tammy

TAKEAWAY #2

The process of applying for Social Security Disability Insurance can take months or even years - a grueling wait.

"It took roughly a year after they filed, and with [attorney name], it took two years with her." - Marcus

"Now, what really was difficult was waiting on them to process everything that they would turn in or waiting for them to schedule an appointment with their doctors or just waiting without any inkling of a yes or no or a screw off." - Shirley

"I'm scared to wait for Social Security because when are they going to push the button? Are we going to be homeless waiting?" - Roxanne

TAKEAWAY #3

Family-sustaining financial assistance for applicants and recipients of Social Security is vital to their financial well-being.

"What I make in a month, I used to make in a week...You don't have enough to provide when you get \$935 a month. You cannot realistically live on that...I had a credit card that I basically had to live off of a little while, while we were homeless."

- Tammy

"I just applied once and I was going to appeal, but I was going through an eviction process at the time and I didn't make the appeal in time."

- Shirley

"Right now, I'm...I'm back in that homeless position...It's a struggle [to meet my basic needs]."

- Marcus

TAKEAWAY #4

Access to transportation is a barrier for individuals with disabilities.

"I live in a small town and it's hard, even though the [health] insurance provides transportation. You can't get them to come out to my town to take me... and sometimes I would have to miss my chemo because I couldn't get transportation to it."

- Tammy

"There is no means of public transportation anywhere."

- Lisa

"If I decided to drive, I wouldn't be able to afford a vehicle."

- Hope

"[I] wasn't allowed or able to drive for maybe the first couple of years."

- Amy

TAKEAWAY #5

Hoosiers with disabilities want more support applying for benefits and navigating re-entry into the workforce.

"I think of a resource center where you can go and you can figure out what resources you need. And so if you need work accommodations, there would be someone there that would help with that. But you need medical advocacy because let's say if you have access to this medication, you're better able to do your job better."

- Karla

"I sent emails begging for help...and they all said that I would have to do it on my own, but I just did not have the mental capacity to be able to understand any of it, let alone to do any of it myself."

- Shirley

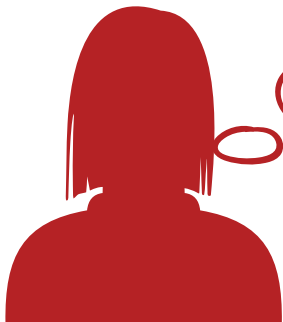
"Someone who is assigned to a newly disabled person who guides that person step by step through the process of getting everything they are eligible to...get."

- Max

"Let people know how to access these programs because a lot of people are not.... [they] don't have computers."

- Stephanie

Final Thoughts



"It's not easy to get a job that pays well knowing that your health is deteriorating, no employer wants to take a risk... I've worked all my life. I mean, I didn't ask to be sick. I didn't ask to have health issues. It's genetic. If I had the ability, I wouldn't be on any government assistance...They act like we've asked this to come upon ourselves... They should wear my shoes all week and do everything I'm doing with no help or support. And see what their life aspects will be. They will run and beg for their body back if we were to trade places."

- Roxanne

Acknowledgement

This project was funded by the Indiana Housing & Community Development Authority and also supported by a diverse design team.



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