



Plain Language Edition

**Crisis in our
Communities**
**Racial Disparities in
Community Living**

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What is this toolkit?

It is important for people with disabilities to be able to live in our communities. To live in our communities we need to be safe and healthy. We need to have homes to live in. We need to get the supports we need. The government has some programs that are meant to help.

But some groups of people have a harder time than others. People of color with disabilities have a harder time living in our communities. Government programs don't help enough. Sometimes these programs don't help all groups of people fairly. Sometimes unfair differences mean that people of color with disabilities need extra help. Sometimes unfair differences mean that people of color with disabilities need different help.

These unfair differences are called **racial disparities**. Racial disparities are unfair differences between groups of people because of race. Racial disparities are caused by racism. Racism is when someone is treated unfairly because of their race.

A lot of racial disparities are caused by racism in the past. A lot are also because of racism that is still happening. Even if we stop racism, the unfair differences don't go away on their own.

They still happened. They still hurt people. If we don't fix them, racial disparities can keep growing.

A group of people might be called a **community**. A community is a group of people who have something in common. A lot of racial disparities are caused by racism in the past. A lot are also because of racism that is still happening. Even if we stop racism, the unfair differences don't go away on their own. They still happened. They still hurt people. If we don't fix them, racial disparities can keep growing. A group of people might be called a community. A community is a group of people who have something in common.

This toolkit will look at several topics important for community living. It will talk about:

- Dealing with Emergencies
- Working in the Community
- Supports in the Community
- The Criminal Legal System

- Housing
- Health Care

For each topic it will talk about:

- Why this topic is important for community living.
- What sorts of racial disparities there are in this topic.
- How racial disparities make it harder for people of color with disabilities to live in the community.
- What we can do to fix some of the racial disparities and make it easier for us to live in the community.

When we talk about problems and how to fix them, this toolkit will talk about **policy**. A policy is a rule that people or the government make about how they will do things.

A lot of policies are made by the government. The government makes laws about what people can and can't do. The government also gives some people money to do things it

wants. Then, it makes rules about how that money can be used. All of these rules are examples of policy.

Sometimes policies in the past have been racist. They have treated people unfairly because of their race. Sometimes this was by accident. Sometimes this was on purpose.

But policies are also an important way we can fix that unfairness now. If we use the right policies we can help people instead of treating them unfairly.

Why is this toolkit important?

We have a right to live in our communities. We are better off when we live in our communities. But racial disparities make it hard for everyone to live in the community. People of color with disabilities have a harder time living in communities.

People of color are in more danger of being removed from our communities. They are in more danger of being put in institutions or prison. They have a harder time getting the support we need to live in the community. They have a harder time staying safe and healthy in the community. They have a harder time affording good places to live. They have a harder time getting good jobs.

We need to make sure community living is fair. We need to make sure it is available to everyone. We need to fix racial disparities to make community living fair.

How can I use this toolkit?

You can read this toolkit from beginning to end. Or you can go straight to the parts you want to know more about. This toolkit is big and discusses a lot of difficult problems. This means you may want to pick one topic at a time to read about. Each part of the toolkit describes a different way racial disparities make it hard to live in the community. Each part will start by describing an important part of community living. It will explain what sorts of racial disparity problems there are. Then it will describe some things we can do about them.

Dealing with Emergencies

What is an emergency?

An **emergency** is a big problem that needs to be fixed right away. When we say “emergency” in this toolkit we are talking about things that affect a lot of people. Examples of emergencies are events like:

- Floods.
- Hurricanes.
- Major power outages.
- Times when diseases spread very fast (like COVID-19).

Emergencies affect different communities in different ways. They often happen to certain communities and not others. Often, emergencies are worse for some communities than others.

Communities where emergencies are worst often also have less

money. People in these communities often have worse health.

Why does this happen?

Policies play a big role in deciding what our communities are like. They are the main way we try to change things or keep them the same in our communities.

A policy is a rule that people or groups make about how they will do things. A lot of policies are made by the government. The government makes laws about what people can and can't do. The government also gives some people money to do things it wants. All of these rules are examples of policy.

Policies help decide what different places are like. The government will sometimes make rules that say what types of buildings a place can have. This is called **zoning**. The government can decide that some types of buildings can only be built in some places, or that some types of buildings aren't allowed in some places.

This policy is used in a lot of different ways:

- It can be used to keep businesses that might hurt people away from where a lot of people live.
- It can be used to keep away new buildings that will change the way a neighborhood already is.
- It can be used to keep groups of people out of some communities and in others.

Zoning policies are used in a lot of different ways. How they are used depends on what the government wants to happen.

People live in different communities because of policy decisions. Policy decides how much money a community has. Policy decides how healthy the environment in a community is. It decides what housing is like in a community and who can live in that community.

Many times policy makes people of color live in communities with less money. It has made people live in places that were less healthy for them. More people with disabilities also live in these communities. People without a lot of money are more likely to live in unhealthy environments, and people living in an unhealthy place are more likely to become disabled.

People who already have disabilities are also more likely to live in these communities. This can be because not having a lot of money or living in an unhealthy place can make someone become disabled. But it can also be because of policies that make people with disabilities live in some places and not others. This means that disasters can have a worse impact on people with disabilities because of where they live. For example:

Houston is a city in Texas. Texas gets some types of emergencies more often because of where it is. One type of emergency that happens a lot in Texas is a hurricane. Hurricanes cause a lot of wind and rain. This causes flooding.

In 2017, there was a very bad hurricane called Hurricane Harvey. A lot of places in Houston flooded because of Hurricane Harvey. More people with disabilities lived in the places that flooded the worst. People of color were also more likely to live in the places that flooded the worst. People without much money were also more likely to live in the places that flooded the worst. These were all the same places.

This was probably because many people with disabilities in Houston lived in public affordable housing. Public affordable housing was mostly built in poor neighborhoods. It was also mainly built in neighborhoods with more people of color. These communities had the worst flooding.

Policies put affordable public housing in these communities and not others. Many times when affordable public housing is built it is built in communities like these. Sometimes people who make these policies are trying to do it for good reasons. They may think this can help people where they already live.

But sometimes these policies are made for bad reasons. Sometimes people in other communities don't want affordable public housing near them. They don't want people without much money living near them. They don't want people of color or people with disabilities living near them. So instead people in those communities support policies that put public housing in other places. They support policies that put public housing in communities that are poorer.

This means public housing gets put in more places that are less healthy. When a policy builds affordable housing in places that

are less healthy, it hurts people with disabilities.

Emergencies and the environment.

A lot of emergencies are caused by problems in the environment. Problems in the environment can be things such as pollution in the air or water, or can be changes that make places get dangerously hot in summer or more likely to flood. Environmental problems can make people sick because they live near these problems. They can make people who are already sick sicker.

Sometimes if places have more than one problem, they can make each other worse. For example:

Some places have pollution in the water or the soil.

This pollution can make people sick.

If this place floods, the flood can spread that pollution around and make more people sick.

Flooding can also cause mold. Mold can make it hard for people to breathe. It can make things worse for people who already have breathing problems. Pollution in the air can also make it hard for people to breathe. If a place with a lot of air pollution floods, it can make things worse. People were already sick, then when flooding causes mold, this mold makes them sicker.

Communities with environmental problems can have worse emergencies too. Just like emergencies, some communities have more problems in the environment than others.

The government knows that some communities have more problems in the environment than others. Poorer communities and communities of color live near pollution more often. These communities get sick from this pollution more often. These communities also have less money to fix health problems from pollution.

Environmental justice means thinking about how things like racism make some communities have more environmental problems. Racist policies let polluting businesses run near communities of color more often. Communities without much money or communities of color were forced to live in places

nobody else wanted. Sometimes the only jobs that people of color or poor people were allowed to work at polluted a lot.

A lot of times people experience both of these things. Both people without much money and people of color are both more likely to get hurt by problems in the environment, and people of color also often have less money than white people. This means a lot of people are in both groups.

People with disabilities are also more likely to be hurt by problems with the environment. Some problems in the environment are more likely to make us sick. Pollution can also make people become disabled. We are more likely to get sick from pollution and less likely to have the money to keep ourselves safe.

Emergencies interrupt services.

There are a lot of services we rely on in our communities. We need these services to live in the community and stay safe.

These can include:

- Running water.
- Electricity.
- Public Transportation like buses and trains.
- Medical response like ambulances and emergency rooms.
- Public walkways and roads to get around.

Services that we pay to get that are very important are called **utilities**. Running water and electricity are types of utilities. Emergencies interrupt these services.

- We can lose electricity when there's bad weather.
- If something bad happens to the water or our pipes, we can lose running water, or it might become unsafe to use the water we do have.
- A lot of emergencies can make it dangerous to use the roads.

- When roads are too dangerous to use, we lose services that use the roads, such as public transportation and medical responses.

When a service is interrupted, it is hard to stay safe. Losing access to these services can be dangerous, even life-threatening.

Some places already have trouble getting services. Sometimes a community already doesn't have them, or they already weren't reliable before an emergency. Less money gets spent on services in poorer communities and communities of color, which makes it harder to keep those services running. With less access to these services even before emergencies, these communities are more likely to lose services during emergencies.

One example is losing electricity during blackouts. Many emergencies can cause blackouts. Some examples of emergencies that have caused blackouts are:

- Hurricanes in places like Texas, Florida, Louisiana, and Puerto Rico.

- Ice storms like the one in Texas in 2021.
- Wildfires in places like California.

When we lose power, it can be very dangerous. If we need electricity for medical devices, we can lose use of those devices. If we use electric devices to move or speak we lose that ability. We can lose independence and access to our communities. If we take medicine that needs to stay cold, losing electricity can ruin the medicine. If we use electric devices to help us breathe or to give us medicine, we can get very sick or die.

In 2021, Texas had a very bad ice storm. A lot of people in Texas lost electricity, and a lot of people died. A lot of people who died couldn't stay healthy without electricity. We still don't know exactly how many people died. We didn't collect accurate information on the reasons people died during the ice storm, so we don't know how many died because they didn't have electricity. But we can compare the Texas ice storm to years when there's no ice storm. And we know that hundreds more people died during the ice storm emergency.

A similar thing happened in Puerto Rico in 2016. That year,

Puerto Rico had a very bad hurricane called Hurricane Maria. Puerto Rico's electricity system was very old and not in good condition. A lot of people in Puerto Rico lost electricity when the hurricane happened. A lot of people died. Some people died during the hurricane. But a lot more died later in the weeks and months after the hurricane. For a very long time we were not given accurate information about how many people died after the hurricane. A lot of people died because they couldn't stay healthy after losing electricity. In order to survive, others had to leave their homes completely to find places that still had electricity.

Losing services hurts poor communities and communities of color worse because they do not have as much money. It costs money to prepare for emergencies. It can sometimes be very expensive. People without much money cannot afford to prepare for emergencies.

It can be even more expensive for people with disabilities. But it can also be even harder for some people with disabilities to save money. Sometimes they aren't allowed to.

SSI is a payment that a lot of people with disabilities rely on. But

in order to get SSI, you can't have very much money. If people who get SSI earn too much money, they lose the benefit. They can also lose SSI if they save too much money. The amounts of money people are allowed to earn or save on SSI is very low. People on SSI aren't allowed to save enough money to prepare for emergencies or move homes if they need to.

Sometimes people with disabilities have other problems preparing for emergencies. We can also run out of medicine during emergencies.

It can be hard to get extra medicine before emergencies. There are laws that allow pharmacists to give you extra medicine in an emergency, but every state's laws say different things. It is hard to know what the law in your state is, and sometimes even pharmacists don't know the correct law. This means they often don't give extra medicine in emergencies. Sometimes the extra medicine doesn't last as long as the emergency, or the law excludes some medicines from being given out this way.

It can also be expensive to get extra medicine in an emergency. Most state laws only say Medicaid has to pay for extra medicine in emergencies. Medicaid is a type of health insurance run

by the states. If you have different insurance, you might not be able to get extra medicine. Medicaid is not available to everyone, either. Some states limit Medicaid and say that only people who don't have much money get Medicaid. As a result, many people with disabilities in these states do not get Medicaid. This means a lot of people who need extra medicine for emergencies do not have Medicaid. So, they might not be able to get extra medicine.

Many people of color with disabilities do not have Medicaid or other insurance.

Many people with disabilities cannot afford to get extra medicine for emergencies.

People with disabilities get put in institutions because of emergencies.

Institutions are places where a lot of people with disabilities live. People living in institutions did not decide to live there, and usually can't leave when they want to or control where they go and who they see.

Institutions are dangerous, and can be even more dangerous during emergencies. For example:

COVID-19 is a bad disease. It spreads through the air and makes a lot of people very sick.

In 2020 a lot of COVID-19 was spreading from person to person.

It was especially dangerous to people living in institutions.

People living in institutions live very close together, and can't control how many people are around them or leave the institutions to be safer. A lot of people in institutions got sick and died from COVID-19

People have the right to live in our communities. When we are put in institutions, we lose our communities. We can lose contact with friends and family. If we are working or in school, we can lose our jobs or place in school. Once we are put in institutions it can be hard to get out. It can be hard to go back

to our communities.

But during emergencies, a lot of us get put in institutions against our will.

This can happen because:

- Services we rely on get interrupted.
- Emergency relief sites don't give us the accommodations we need.
- Emergency services don't speak to us in ways we can understand.
- Emergency services don't give us the tools to tell them what we need.

Many people who are put in institutions during emergencies were in their own homes before and did not want or need institutions but are put in them anyway. Policies need to protect us from being put into institutions during emergencies.

Accessibility of Emergency Responses

Cities need to help people during emergencies and keep them safe.

But sometimes cities cause problems for people with disabilities.

Sometimes, that help makes things worse.

For example:

Snow removal is important, because snow and ice can be dangerous. Snow and ice can make roads inaccessible. Because of this, cities clear roads during snow emergencies. But when cities clear roads they push snow into sidewalks, crosswalks, and curb cuts. This makes sidewalks inaccessible.

Some cities also clear snow in some communities before others. They might clear snow in communities where more white

people live first and only clear snow in communities of color later. That means people of color with disabilities are stuck in their homes longer than white people with disabilities. That's not fair.

Snow removal policies are important, but cities need to be careful. Snow removal policies can make our communities less accessible and less equal. It is important for snow response policies to think about people with disabilities.

Unequal access can also cause problems in emergencies. Emergency information is not always given in ways we can understand, which makes it harder to know what to do. For example, some people who are Deaf or have trouble hearing need to get news in American Sign Language. If information about emergencies isn't given in American Sign Language, some of us won't understand it, and might not know what to do. This happened for some people during the Covid-19 emergency. The Federal government was not giving updates in American Sign Language. Some people didn't know what they needed to do to stay safe. They had to sue the government to get information they could understand.

It can also be a problem when emergency responders are not trusted. Sometimes emergency responders can be seen as a threat. During hurricanes in Florida and Texas, a lot of people had to leave. It wasn't safe to stay. They needed to go somewhere else. The government set up places called **relief sites** to help people who had to leave. Relief sites were safe places.

But many families with immigrant family members did not want to leave. They were worried that their family members would be arrested and taken away. The governments of Florida and Texas did not explain that these families would be safe. And people did not trust these governments. The governments had hurt their families before. So these families tried not to leave. They didn't use relief sites. This meant these families were in more danger from the hurricanes.

It is even dangerous if people with disabilities think it is unsafe to get help. We are more likely to get hurt or sick or be put in institutions if we cannot use emergency services.

What can we do?

Improve the places where disabled communities and communities of color live.

A lot of differences in the places people live are caused by policies. Sometimes those policies have been harmful and were intended to cause differences. Sometimes the reason for those policies was racism.

To address these differences we need to address how policies cause them. We need to make sure everyone can live in a community that they want. This means people should not be discriminated against when looking for homes.

It also means that communities that have been hurt in the past should get more help today. It means making sure these communities get treated fairly today by getting more money to fix the ways they were hurt.

Spending money fairly is also important for emergencies. When emergencies harm poor communities, they don't get as much

money to recover. When emergencies harm communities of color, they don't get as much money to recover. People living in these communities are left on their own. But people who stay in these communities have less money and less support.

After an emergency, they are in even more danger of getting sick. They might not be able to move, since moving costs a lot of money. At the same time, people who have to move still lose the community they had.

The government needs to spend more money helping poor communities and communities of color get ready for emergencies. These communities also need to get more money to help after an emergency. Helping these communities get ready for emergencies can help them survive.

We also need to do more to help people with disabilities deal with problems in the environment. When we think about people who are hurt by the environment, we know some groups, like people of color and people without much money, get hurt more. The government knows these groups are hurt more, and tries to help those groups in particular. It calls these groups **environmental justice populations**. It

gives communities extra money to help these groups fix the environment. Sometimes it makes special programs to help these communities. It tries to do more to help people who get sick from the environment.

People with disabilities also get hurt more by problems in the environment. The government should call people with disabilities environmental justice populations too. They should think about ways to help people in all three groups. A lot of people are part of all three and not just one group.

Doing this can help them do a better job helping us when there are environmental emergencies. It can help them think about ways the environment makes it harder for people with disabilities in emergencies. It can help them find ways to stop emergencies that will hurt people with disabilities the most. It means that communities with a lot of people with disabilities can get more help.

Let Us Use Medicaid in Emergencies and Keep Us of Institutions.

Being in an institution is dangerous. During emergencies, being

in an institution is even more dangerous. Making sure that we can live in our communities is important, so we should have the support we need to live in our communities. If we have the support we need, then we can stay out of institutions during emergencies.

Some emergencies mean that we have to move. For people with disabilities, this can be dangerous. We might lose supports when we move. For many people with disabilities, our supports are paid by Medicaid. Medicaid is a health insurance system provided by the state you live in. If you need to leave your home state, you can lose your services. It is important to make sure that people can keep their Medicaid services if they move states. If we need to leave the state because of an emergency, we need to be able to keep our services.

There are some things that can help us stay in the community during emergencies, but these things can cost a lot of money. We need Medicaid to pay for the things we need for emergencies.

For example:

Power outages can hurt people who rely on things that need electricity like:

Breathing machines

Refrigerators for medicine

Lifts for wheelchairs.

People who use these things need a back-up generator. Then, they will have enough power during emergencies. But back-up generators are expensive. If someone can't afford a back-up generator, they might have to go to an institution when they lose power. Medicaid should help. Medicaid should pay for the back-up generator in these cases. Then people with disabilities can stay in the community, even during emergencies.

It is also important to get extra medicine before emergencies. Governments should make sure each state uses the same rules, and that these rules are fair to people with disabilities. Governments should make sure that pharmacists know these rules. Insurance besides Medicaid should also pay for extra

medicine for emergencies.

Fix SSI so we can save for Emergencies.

Saving money is an important way to prepare for emergencies, but a lot of people with disabilities can't save much money. A lot of benefits people with disabilities rely on say they can't.

SSI is a payment that a lot of people with disabilities rely on. But in order to get SSI, you can't have very much money. If people who get SSI earn too much money or save too much money, they lose SSI. The amount of money people are allowed to have on SSI is very low.

SSI only allows people to keep \$2000 in savings. \$2000 is not enough money for emergencies. It isn't enough to move to a new home during an emergency. It isn't enough for people to prepare for emergencies. People with disabilities need to be allowed to make more money.

We need to be allowed to save more money than \$2000 at a time. Benefits like SSI and Medicaid should be changed to let us save more and earn more.

Make Emergency Responses Accessible.

When emergencies happen it is dangerous for everyone, but people with disabilities are in even more danger. We can get sick during emergencies, and we can get put in institutions against our will. Knowing that we are in more danger, emergency plans need to give extra attention to our needs.

When the government talks about emergencies they need to be accessible. They should be sure to talk in ways we can understand. This means using different ways to speak to us, including using both speech and writing to tell us things and using sign language interpreters when speaking to the public. It also means being sure to use any languages people in the community use. Emergency messages should use different languages that people use. They should be sent in different ways. Governments should not leave people out by ignoring the best way to reach them.

Utility companies also need to think about the people with disabilities they serve, and how to keep us safe. They should make plans to protect us in emergencies. Electric companies should be sure to know who has medical equipment. They

should make sure they don't disconnect these people if they can avoid it. They should be sure to reconnect these people first. They should let people know about these plans and how to get included.

Utility companies should also plan in advance so people don't lose service. For example, electric companies know that bad weather can cause blackouts. They should make sure that they protect their equipment from bad weather. This can help prevent blackouts during emergencies.

Local community groups also need to make emergency plans. Many community groups serve people with low incomes or communities of color. Some might not think they are providing disability services. But they should know that the communities they serve include many people with disabilities.

These groups should think about how their services affect people with disabilities. They should think about what happens to people with disabilities when their services get interrupted. They should make sure to have plans to keep services or get them back quickly in emergencies. They should be sure they can keep helping their community members at the most risk.

Getting Employment

What is employment?

For many people with disabilities, employment is an important part of living in a community. **Employment** means having a job that you are paid for. For most people a job is important because it is a way to get money. A job can help us have enough money to pay for a good place to live and for food and medicine. A job also helps us be part of our community. For most people, a good job is a job that:

- Pays a fair amount of money.
- Is safe.
- Matches their skills.
- Fits their interests and what they like doing.
- Connects them to coworkers and the community.

Most people who do not have jobs don't have a lot of money.

Not having a lot of money can make people's health worse and can cause additional disability.

For example:

Juanita has diabetes. Juanita doesn't have enough money. She can't afford her diabetes medicine. So she gets more sick. She stops being able to see. Now Juanita has two disabilities. She has diabetes, and she is blind.

Having a disability can make it harder to have some jobs. It can make it harder to make enough money.

Race has a big effect on how much money we have. People of color usually have much less money than white people. People of color also have higher rates of disability than white people. People with disabilities also make a lot less money than people without disabilities. A lot of times people experience both of these things. People who experience both can have more problems because of race and disability together.

Race and Disability Inequality in Employment.

People with disabilities have jobs less often than people without disabilities. People of color with disabilities have jobs even less often. When someone wants a job but doesn't have one we say that they are **unemployed**.

Three quarters of people without disabilities have jobs. But less than a third of people with disabilities have jobs. Black people with disabilities have jobs even less often. Only a quarter of Black people with disabilities have jobs.

This means people of color with disabilities have much less money. Having less money means people of color with disabilities can lose their homes. People of color with disabilities lose their homes more often than white people without disabilities. Having less money also means people of color with disabilities have trouble getting decent food. These things mean people of color with disabilities have more trouble staying healthy.

Having to Choose Between Work and Benefits.

One of the most important reasons to work is to have enough money. Having enough money is important to keep us healthy. We need money for food, medicine, and housing.

People with disabilities often need to spend more money to stay healthy. Some things people with disabilities need cost too much to pay for on our own. A lot of jobs don't pay enough to help us afford these things. A lot of people with disabilities need to use public benefits to afford these things. Public benefits are when the government helps us pay for something we need.

Some types of public benefits include:

- Rent vouchers to help pay for an apartment to live in.
- Food assistance to help paying for enough food to stay healthy.
- Medicaid to help us get health care and pay for disability supports we need.

- SSI and SSDI which give us money for other things we need.

Some public benefits are made for people with disabilities and people who don't have a lot of money to use. Others are made for anyone who doesn't have a lot of money. But most of them have rules that say you can't use them if you have too much money. Some of them even have rules that say you can't save much of your money.

This can be a big problem for people with disabilities who want to work. A lot of times we need these public benefits. They help with a lot of things we need. A lot of jobs don't pay enough money to pay for what public benefits help us with. It can take a long time to get public benefits and it can be hard to get them back if you lose them.

But public benefits have rules that say you can't keep them if you have too much money. The amount of money public benefits say is too much is very low. It is usually a lot less than people need to have to stay healthy. So a lot of people who start to work even a little can lose all of their public benefits. This can make it very hard for us to work when we want to. Sometimes it means we have to work a lot less than we want to.

Unequal Job Opportunities Caused By School and Policing.

School is important for finding jobs. The more school we have, the more jobs we can do. We're more likely to find work that fits our skills and pay enough money.

The government thinks that everyone should finish high school. Everyone has a right to have this much school. It is important to at least finish high school to find work. Not having a high school diploma makes it harder to find work. People who don't finish high school are less likely to have a job. They are unemployed more often. When they do find jobs, they are often not very good. These jobs pay less money, are often only for a short time or they are hard to keep, and people are more likely to get sick or injured doing these jobs.

People with disabilities often don't finish school. More than 1 in 5 disabled adults haven't finished high school. It is worse for many people of color with disabilities. One out four of Black adults with disabilities haven't finished high school. Over a third of Hispanic adults with disabilities haven't finished high school.

Many people with disabilities do not get the supports they need in school. For people of color with disabilities, this problem is even worse. Many students of color do not get their disabilities recognized. Schools with a lot of students of color do not get as much money for supports. Students of color are more likely to get suspended or expelled for their behavior. As a result, many people of color with disabilities do not get as much school as they have a right to.

Another thing that makes it hard to find work is when people are put in prison. A lot of jobs do not want to hire people who have been in prison. Many jobs try to find out if someone has been in prison when they apply. Jobs use a number of ways to find this out. People of color are often more likely to be put in prison, which means that people of color can have a harder time getting jobs.

A study in 1997 looked at people over a long time and how their life went. It found that nearly half of Black men were arrested by the age of 23. For white men, the number is closer to 1/3. People of color with disabilities are even more likely to get arrested and put in prison. People of color with disabilities are less likely to get diagnosed and less likely to get the supports they need. They are more likely to be in communities that are

heavily policed, including police in schools. People of color with disabilities without support are more likely to come in contact with police, and are more likely to get arrested and sent to prison. This makes it much harder to find employment.

Disparities in Job Supports: Vocational Rehabilitation.

Employment supports are important for people with disabilities, because they help people with disabilities find and keep work. One important employment support is **Vocational Rehabilitation**, or **VR** for short. Vocational Rehabilitation is a support provided by the state government to help people with disabilities get jobs. The supports VR gives depends on what each person needs. Some of the things VR can do are:

- Tests to identify job skills, strengths, challenges, and how ready we are for work.
- Job skills training before work.
- Job skills training during work.

- Help deciding what kind of job someone wants.
- Help finding a job.
- Working with employers to get accommodations.

Vocational rehabilitation can help us find work in our communities. It can help us find jobs that fit our skills and interests. It can help us succeed in these jobs.

But vocational rehabilitation isn't working for everyone. There are big racial disparities. Black people don't get vocational rehabilitation as often as white people. They don't get told about vocational rehabilitation as often. Black people are less likely to get vocational rehabilitation services, and when they get services, they are less likely to have good outcomes. Black people are less likely to have jobs or be ready to work after vocational rehabilitation. When they do get jobs after VR, they don't pay as well as white people who get VR.

Black people who receive VR often do not feel it works well for them. Black people say they don't get the support they need. Black people say that VR doesn't match them to jobs that fit

their skills. VR providers often do not know enough about racism in workplaces to help about it. Vocational Rehabilitation does not work as well for Black people.

Other racial minority groups also have challenges with VR.

We know that Asian-Americans and Pacific Islanders also get less VR service. We don't know a lot about why. A lot of times we don't ask the right questions to understand their experiences. There are a lot of Asian-American and Pacific Islander communities but they are often treated like one group. This makes it hard to know what problems they have getting VR. It makes it hard to know how to make sure VR is working for everyone.

Hiring Discrimination.

Everyone deserves to have good work. Good work should be work that fits your strengths and is something you want to do. It can be very hard for people of color with disabilities to find good work. One thing that can make it hard to find good work is **discrimination.**

Discrimination is when people are treated unfairly because of who they are. There are many different types of discrimination. People of color with disabilities can experience discrimination because of their race. They can experience discrimination because of their disability.

Sometimes people can experience more discrimination over something else because of their race or disability.

Employers should not discriminate. It is illegal to discriminate against someone when you are hiring them. It is illegal to discriminate against someone at their job. But it is hard to prove when discrimination happens.

Some types of discrimination make it hard to tell if discrimination happened. Sometimes employers look for other reasons to not hire or to fire someone. They may do this so it doesn't look like discrimination.

For example, many employers will ask if people have been to jail or prison. Most of the time, this doesn't matter for your job. But employers ask anyway. They decide not to hire people who have been to jail. People of color are more likely to go to jail than white people. This is because of racism. If an employer doesn't hire people who have been to jail, they are more likely not to hire people of color. That can be discrimination. But it's harder to catch.

Another example is, many jobs will ask people to have a driver's license. Some jobs do need people who drive. But for a lot of jobs that ask this doesn't matter at all. A lot of employers will ask people to have one anyway. A lot of people with disabilities don't have a driver's license. A lot of us have to find other ways to get around. A lot of people who aren't born in America have a hard time getting a driver's license too. But many jobs will ask for a driver's license even though this is not part of the work. Asking for a driver's license when a job does not need one can be a way to discriminate too.

A lot of employers use computers to help decide who to hire. But this can just be a new way to discriminate. Discrimination can happen even without a person choosing to discriminate. Sometimes computer programs are used to decide which applicants to hire. These programs can look at writing, including resumes or work history. These programs can even look at videos of interviews. These programs look for patterns that successful people had in the past and patterns that unsuccessful people had in the past.

But computer programs can cause discrimination in many ways. Computer programs may not have seen a lot of people with disabilities or people of color. When that happens the programs don't understand what is normal for us.

A lot of times our disabilities mean the way we talk is different than people expect. The way we look might be different too. We might not be able to sit in a chair the same way as other people. Our voices might sound different or we might move differently. When we talk we might not look where people expect us to look. Most of the time this has nothing to do with the jobs we want.

People from different cultures expect people to do different things too. Different cultures expect people to look in different places when talking. They can expect people to move in different ways when talking. People can speak English differently if they learned it when they were older.

Most of the time these also don't have anything to do with the jobs we want.

But a computer program might not know that. If people sit or speak a certain way, a program may think it means they will be unsuccessful. The program might not be good at knowing whether they will be successful.

Even when programs know about people of color with disabilities, discrimination can still happen. Programs use patterns to decide who will be good at a job. Sometimes, there will be a pattern where people with disabilities or people of color had problems with a job.

But that might be for reasons the program doesn't know about. Sometimes people have problems with a job because of discrimination. The computer program doesn't know this. It

might still say someone will be bad at a job. It could keep the discrimination going.

What can we do?

Let Us Earn Enough Money To Be Healthy Without Losing Benefits.

People should be able to do the jobs that are best for them. Many people cannot work how they want because they worry about losing benefits. A lot of benefits we need say that we can't have much money or we lose them. The government should let us keep more money. People with disabilities should be able to make at least enough to stay healthy. This will let us look for jobs that we want without worrying it will harm us.

People should not lose the benefits they rely on. Many jobs do not pay enough to pay for our needs on our own. Many jobs do not help us pay for doctors or supports. Many people with disabilities rely on our doctors and supports to be able to work at all. If we lose these supports, we won't be able to work. Making sure we don't lose these supports when we start to work

is important.

Make Sure Everyone Gets A Good Education.

Education is important for employment. It is hard to get a good job without enough school. But not everyone has a fair chance to get enough school. People with disabilities and people of color don't get enough school. People of color with disabilities especially don't get enough school. This means we have more problems getting good jobs.

It is important to address inequality in education. Inequality hurts students of color with disabilities. A lot of students of color with disabilities do not get the support they need.

Every student with a disability needs to be able to get support. This means schools need to know which students have disabilities and provide the supports their students with disabilities need. Schools need to make sure they are doing this for every student with disabilities. They need to make sure students of color with disabilities aren't left out. They need to make sure students of color with disabilities aren't treated unfairly. Schools can have different problems that keep them

from doing this.

Some schools need more money. Schools in poorer communities have less money. Schools in communities of color have less money. A lot of time policies kept these communities from getting money. These schools do not get the money they need to give their students support. These schools should get more money. This will help them make sure students get the support they deserve.

Some schools have problems with discrimination. These schools may not treat every student fairly. They may be more likely to give white students support than students of color. Sometimes schools punish students of color more harshly than white students. Students of color in these schools get much less support and get punished instead. Schools should not discriminate against students. The government needs to make sure that these schools stop discriminating.

Some students are learning to speak and read English. These students may take classes to learn English. Not everyone who is learning English has a disability. But students with disabilities who are learning English can have more trouble getting support.

Some schools can't tell when someone who is learning English has a disability.

A lot of students who are learning English receive the wrong support. Some students receive support for disabilities they don't have. But also many people with disabilities who are learning English don't get the support they need. Schools need to do better at providing the right support for English learners.

Fixing Problems with Employment Supports.

Employment supports are important. They help people with disabilities who are looking for work. But they don't work as well as they should for people of color. Vocational rehabilitation is an important employment support, but it isn't working well for everyone. It isn't working well for people of color. People of color with disabilities don't get sent to VR as often. People of color with disabilities have a harder time getting help from VR.

One way we can fix this is to give VR more money. If VR has enough money, more people can use it. They can hire more people to help everyone who needs it. Fewer people will have to wait for services or be denied. This can help address some

problems that keep VR from helping people of color.

But money won't fix all the problems by itself. We need to do more to help people of color with disabilities get VR. This means fixing the problems people of color with disabilities have with it. We need to make sure VR is helpful to people of color. We should make sure VR providers are not discriminating. We should make sure VR helps people of color find jobs that fit their skills and interests.

We should also make sure that VR is trained to help people of color more. A lot of people of color say that VR doesn't know how to help with racism at work. VR needs to know how to help people who experience racism at work. This is a place where VR needs more training to help people of color.

We need to learn more about how VR works for different groups. We need to be specific about the groups we're looking at to make sure we understand them correctly. We can't treat different groups with different experiences like one big group. We need to ask more questions about specific disabilities and racial groups. If a group is too big we need to ask if there are different experiences we're missing.

For example, Asian Americans and Pacific Islanders are treated as one big group. But they are often a lot of different groups. They can have important differences. If we treat them as one big group we can miss those differences. We might need to look at more specific groups to figure out the problems they have. Once we do that we can learn who has problems with VR. We can start to learn why those problems exist.

Stopping job discrimination.

Discrimination is unfair and wrong. Job discrimination is also against the law. We need to make sure that jobs do not discriminate against people. When jobs discriminate it can be hard to prove.

Sometimes jobs discriminate indirectly. This can make it even harder to prove. Sometimes jobs say we need to be able to do things that aren't part of the job. Or they ask questions that don't have anything to do with the job. Sometimes these types of questions are used to discriminate.

Employers should stop doing this.

Some places have laws to stop indirect discrimination. Sometimes they say employers can't ask if someone has been put in prison. This is an example of how we can stop discrimination.

But sometimes when we tell employers not to discriminate in one way it's not enough. Employers start discriminating in other ways instead. It's important to make sure employers aren't discriminating at all. We need to stop employers from breaking other laws. This means we have to do better at stopping employers who break the law. We also should think about changing the law to make it easier to prove discrimination.

Some employers use computer programs to help with hiring decisions. Computer programs also make it hard to tell when discrimination happens. It is hard to know what information a computer program was given. It is hard to know how the computer program makes its decisions. But computer programs that use information based on discrimination will also discriminate.

It is important to make rules so we can be sure that computer programs are not discriminating. These rules should say how computer programs can be made. They should say what information they are allowed to use, and say that information isn't fair if it doesn't look at different groups of people. They should have a way to tell if a computer program is discriminating, and say that discrimination by a computer program will be treated like discrimination by a person.

Supports in the Community.

A lot of people with disabilities need help with things we need to do every day. There are services that can help people with disabilities with these things. These services are called **long-term support services**, or **LTSS**. Some types of LTSS are job coaches or in-home helpers. There are a lot of ways to get LTSS. Some people get LTSS in institutions.

Institutions are places where lots of people live. People in institutions live separate from their communities. They don't have much control over where they can go and what they can do. Institutions are bad for us.

The law says we have the right to get LTSS without being in an institution. We don't need to be separated from our communities.

This was decided in a court case called *Olmstead v L.C.* This court case was brought by two women, Louise Curtis and Elaine Wilson. These women were being held in institutions even though they could live in their communities. They sued the state of Georgia for keeping them in institutions. The Supreme court said that the law gives us all the right to get support and

live in our communities.

HCBS and Institutional Bias.

Home and Community Based Services, or **HCBS** for short, are a form of LTSS where people get support in the community. A lot of people want HCBS, but it is very hard to get it. A lot of people wait a very long time to try to get HCBS.

This is because of how Medicaid is designed. Medicaid is a program that helps people pay for health care. Medicaid is one of the only ways to pay for HCBS. Medicaid is provided by the states. The states run Medicaid according to laws set by the federal government.

The law that made Medicaid says Medicaid has to let people get LTSS in institutions. This is called a **mandatory** service. But it only says that Medicaid **can** let people get LTSS in their communities. It isn't required. These services are **optional**.

This is called Medicaid's **institutional bias**. Many states do provide some money to pay for HCBS. But because of institutional bias, most states don't provide nearly enough

money.

This means people have to wait a long time for HCBS. It means that many people have a lot of trouble getting HCBS.

Not everyone has the same amount of trouble getting HCBS. People of color have a harder time getting HCBS than white people do. People of color get HCBS less often than white people. When people of color do get HCBS, less money gets spent on them. People of color are more likely to be in institutions. States with a lot of people of color living in them tend to have more institutions. These states also provide less money for HCBS. This hurts people of color. It means more people of color with disabilities are in institutions. Institutions with more people of color usually are also worse at keeping the people in them safe.

HCBS Workers and Racial Inequality.

Most HCBS does not get paid for by Medicaid. It doesn't get paid for at all. Most HCBS is provided by family members and friends who do not get paid. This is because there is a long wait for Medicaid to pay for HCBS in most places. And it can also be

hard to get Medicaid too.

People of color are less likely to have Medicaid HCBS because of the long waits. Some states with a lot of people of color make it even harder to get Medicaid. This makes it harder to get HCBS. A lot of these states also spend a lot less money on HCBS. People of color get less HCBS funding when they do get it. This means people of color have to depend even more on unpaid support.

Unpaid support is still work. Even though it is not paid, it takes time, energy and money to do. People who do unpaid support work often cannot do as much paid work. This is because they are doing a lot of unpaid work already. They sometimes cannot work for pay at all. Some of them are doing unpaid support work for more than one person. Women of color are more likely to be doing unpaid support work for more people.

Even though it's unpaid, this makes it hard to afford unpaid HCBS. People with disabilities who use unpaid HCBS usually get it from friends or family. We might live with the person who does unpaid HCBS work for us.

If the person who does unpaid HCBS can't afford to stay safe and healthy it hurts disabled people. It makes it harder for people doing unpaid HCBS to do it well. We need our friends and family to also be healthy. We need the people we live with to also be healthy. When they're not healthy it hurts us too.

Women of color are more likely to be support workers. This is true for both paid and unpaid support workers. Support workers who are paid usually aren't paid enough. 1 out of every 8 support workers do not have enough money to live and stay healthy. Three quarters of support workers don't earn enough money to pay for their needs.

The fact that support workers don't get paid enough is a problem that unfairly hurts people of color. This is on purpose. It's because of racism.

When the government first passed laws to make sure workers were safe and paid fairly, they left out some types of work. One type of work that was left out was "domestic work". Domestic work includes HCBS and other jobs that are usually done in the home.

These types of work were often done by people of color. These jobs were left out of these protections because they were done by people of color. Many lawmakers said so at the time.

These jobs were never protected like other jobs. Because of this, they never paid well. This made it harder for people of color to make much money. It meant people of color had less money to spend in their communities.

It also meant that not many people wanted to work in HCBS, because it did not pay well. People did not get paid for all the work they did. It was hard to keep HCBS jobs. It was a lot easier to be fired. It was hard to afford to do it for long. It was hard to take breaks when support workers needed to.

These are problems for support workers and are a problem for communities of color. They are also a problem for people with disabilities. People with disabilities need HCBS. The fact that support worker jobs are often not good means that not enough people are support workers. This makes it harder for people with disabilities to get support.

A lot of people become disabled as they get older. People of

color are more likely to become disabled as they get older. As more people all over the country become older, we need more support workers, but there aren't enough support workers now. People want support workers to be better and pay better. It is important that we make sure there are more people who want to be support workers.

What don't we know?

It is important to know who is getting HCBS. We need to know what their HCBS is like and how to make it better. We need to make sure everyone is getting the support they need, which means knowing who isn't getting support and why.

A lot of the time we don't know enough. For example, we know the most about older adults who use HCBS. But we don't know as much about younger people. People don't ask a lot about how younger people who need HCBS are doing. A lot of people who use HCBS are younger.

We need to know more about them.

We also need to know more about support workers. We do

know a lot about people who are paid for HCBS work. But most of the people who do HCBS work don't get paid. They are friends or family members. We don't know as much about them, and that's a problem. Most people who need HCBS don't get paid support. Their support workers aren't paid. They are friends or family members. We need to understand how most people with disabilities get support.

And one thing we do know is that this affects people of color with disabilities most. People of color who use HCBS are often younger. People of color who do unpaid HCBS often support younger people. People of color who do unpaid HCBS usually support more people. The groups we need to know more about include more people of color. If we don't know more it is harder to help people of color with disabilities.

We also don't know a lot about how different communities use HCBS. The information we have isn't specific enough. This is because we often define communities in ways that aren't specific enough. We use categories that put groups that are different together, but sometimes these groups aren't the same.

For example, Asian-Americans and Pacific Islanders are often grouped together as one group. But a lot of different groups are called Asian-American and Pacific Islanders. They have different histories. Different Asian-American and Pacific Islander groups may have more or less money than others. They may have experienced racism differently. They might still experience racism differently. They may have different ideas about how people with disabilities or older people should get support. By looking at Asian-Americans and Pacific Islanders as a single group we won't see that. We need to be more specific.

We need to know what causes inequality. We know that there are sometimes big inequalities between different races. But it's hard to know what causes them. We know that people of color are less likely to get HCBS and are more likely to be in institutions. We know that when people of color get HCBS less money is spent on them. We also know that people of color who get HCBS have worse health than white people who get it.

But there are different reasons why this could be true. People of color who get HCBS get less money spent on them. So it could be that the support they get isn't as good. This could

make them get sicker more easily.

But it's also possible that people of color with disabilities had worse health before getting HCBS. People of color often have worse health than white people. They have worse health because of racism. People of color who get HCBS could also have worse health than other people who get HCBS. People of color with disabilities experience racism too. They can even have worse effects from racism.

It is important to figure out what's going on. We can't fix a problem until we know why it is happening. We know that HCBS isn't working as well for people of color.

That could be because HCBS needs to be done better to help people of color, or it could be because people of color have more health problems already. One answer might be true. Both answers might be true. It is important to know. Knowing this can help us figure out the best ways to improve HCBS. It can help us make sure HCBS works better for people of color.

What can we do?

Get better information.

We need to make HCBS work better. To do that, we need to know how to make it work better. Right now, we don't have all the right information. We are missing information. Sometimes the information we do have is not very useful.

The government can collect this information. But it doesn't do a good job of getting it. It doesn't get all the information we need, and doesn't get it in helpful ways.

We need to know about everyone who uses HCBS and everyone who does HCBS work. We need to know more about people who are younger and use HCBS. We need to know about the races of people who use HCBS, and when they use HCBS differently.

We also need to ask about different disabilities. We need to know if people with different disabilities use HCBS differently.

Other things can also cause differences too. We know that HCBS workers have different experiences based on their gender. People with different genders also experience some disabilities differently too. We should know if this changes how people use HCBS.

We need to be specific. We should make sure we get information specifically enough to be useful.

For example, If autistic Black people have a problem with HCBS we need to know this. We might not know this if we only look at all autistic people. We might not know it if only we look at all Black people with any disability.

If we don't look specifically we might not notice a problem at all. We need to compare different groups to understand these problems. We need to know if the groups we use are too big to spot the real problems.

Make Sure HCBS Has Enough Money And Helps Everyone Who Needs It.

We have a right to get support in our communities. But that right has not been supported. To support it we need to make sure people can get HCBS. This means we need more money for HCBS so that more people can get it. Otherwise it is a right that only some people have.

Right now a lot of people who need HCBS can't get it. This is because there isn't enough money for it. A lot of people who do need support are forced to be in institutions. Making sure HCBS has enough money will improve inequalities. It will help fix unfair differences in who can stay in their communities. If everyone can get all the supports they need in the community, then we can close institutions.

At the same time, we need to make sure that support in the community is helping everyone. There are also racial disparities between people who do receive HCBS. Black people who use LTSS are more likely to get sick than white people who use LTSS. They are more likely to need to go to the hospital. This is true when they are in institutions, but it's also true when they get support in the community.

The difference between Black and white people who receive

HCBS is even bigger. Black people get less support white people. The support Black people get isn't as good as the support white people get. This is probably part of the reason for this difference.

But other things also put Black people who need HCBS at risk. Black people are more likely to need HCBS younger. This is also because they have more risk of getting sick. Getting sick can make them become disabled. This also means they can continue to be at risk of getting sick with HCBS.

We need to know what causes these risks. We need to do something to make them better. This means fixing **health inequity**. Health inequity is when some groups of people are less healthy than others because of unfair differences in where and how they live. Fixing health inequity means doing something about:

- Access to doctors and nurses.
- Racism in systems which makes it harder to get support.

- People not having a lot of money and the effect this has on staying healthy.
- Communities not having a lot of money and the effect this has on what communities have in them.

We need to do something about all of these things. If we do, we can make sure we are supported, safe and healthy in our communities. Improving health inequity is as important as fixing unfair differences in HCBS itself.

Improve pay for HCBS workers.

HCBS workers need better pay and better work conditions. More support workers deserve to be paid for their work. This would make HCBS work more fair for workers. This can fix a source of inequality caused by racism. It also would make these supports work better for people with disabilities.

This would help to fix an inequality for people of color with disabilities. It would mean that they would get better care than they do now. More people could do this work, which would help make sure there are enough HCBS for everyone who needs it.

People doing unpaid HCBS work should also be able to get paid for that work. This can also help people with disabilities. People with disabilities' friends and family are only able to provide support if they are safe and healthy. If they don't have enough money, it can be very hard to stay safe and healthy and it is harder for these people to provide support. This hurts people with disabilities.

Another important way to improve HCBS jobs is to pay workers more. When we make new laws to pay people more, we need to think about HCBS in particular and how HCBS workers get paid. Many HCBS workers are paid by Medicaid. This means that when we make sure everyone is paid a fair wage we need to remember this. We need to make sure that Medicaid pays HCBS workers a fair amount.

The Criminal Legal System

Policing, Race, and Disability.

The **criminal legal system** is the government system whose job it is to decide if someone broke the law, whether they should be punished, and what those punishments should be. There are a lot of parts to the criminal legal system. There are:

- Courts and judges. They figure out if someone broke the law. They decide if someone should be punished. They decide what sort of punishment people should get.
- Police. The job of police is to arrest people who they think broke the law.
- Defense Lawyers. They defend people who are accused of breaking the law. Some of these lawyers are called **public defenders**. They help people who can't pay for a lawyer on their own.
- Prosecutors. These are also lawyers. Their job it is to prove people broke the law

- Jails. Some people who are accused of breaking the law get put in jail. People in jail are removed from their communities. People get put in jail before courts decide if they broke the law.
- Prisons. These are places where people who get punished are put after they are removed from communities. Prison is part of the punishment people are given for breaking the law.

The criminal legal system causes a lot of problems for people with disabilities and people of color. The criminal legal system especially causes a lot of problems for people of color with disabilities. The problems the criminal legal system creates for people of color with disabilities start before prison, before courts or lawyers, and even before police.

Many types of disability are not diagnosed as often in people of color, or get misdiagnosed. This is especially true for intellectual and developmental disabilities and for mental health disabilities. When we get misdiagnosed we don't get the support we need.

Without support, people of color with disabilities get more in trouble in school. We are more likely to be suspended or

expelled. When someone is suspended or expelled they aren't allowed to go to school. People who are suspended or expelled are at more risk of getting arrested.

A lot of schools also have police in them. When police are in schools, students have more risk of being arrested or hurt by police. Most of the problems students in schools have are about breaking school rules. Most of them are not crime problems or safety problems. Sometimes they are problems caused by support needs.

Police are trained to think of problems as crime or safety problems. Their main job is to stop crime or safety problems. They are trained to arrest people and use violence to stop these problems. This means that police will use violence and arrest to stop these problems. This puts students at more risk of violence or arrest, especially if they have support needs.

Police are in schools with more students of color more often. This means that students of color are more likely to encounter police. Even if police aren't personally racist against Black students, they are more likely to use violence or arrest them. Even if they treat everyone the same, they are in schools with

more Black students more often. This means Black students are more likely to experience violence and arrest from police in schools.

Policing is especially dangerous to people with disabilities. Up to half the time police use violence against someone, it involves someone with a disability. Many times this violence is because the police do not understand us or what we need. Many times this happens when the police are called to help us. When we are at risk of police violence, it is hard to live in our communities. It becomes hard for us to spend time in public or ask for help. If police think we are a crime or safety problem, it isn't safe for us. We won't spend time where the police will stop us.

Police spend a lot more time stopping people in some communities. If we live in these communities this makes it hard to work or see other people. It can make it hard for us to ask for help in an emergency. Police are usually the first ones to come when someone asks for help in an emergency. If police are dangerous to us then this makes asking for help dangerous too.

Jail and Prison.

When someone is put in prison, it removes them from their community. If they were working, they can lose their jobs. They can lose supports they were relying on. They can lose contact with their family and friends and the right to control where they go and who they see. These are all things that institutions do as well.

A lot of people with disabilities are put in prison. 1.4 million people are in prison in the US. About a third of those people have at least one disability. This is about three times the rates for people in general. Because of this, prison is sometimes called the “largest institution in America”.

There are more people with disabilities in prison. Some people with disabilities end up in prison because of their disabilities. Prisons are also not very safe or healthy places. They do not have healthy food, the conditions people live in are often bad, and it is a stressful place.

People in prison are more likely to experience violence, and often don't get the health care they need. This makes it easy

to get sick in prison, which means many people can become disabled in prison.

People of color are put in prison much more often than white people. More than one-third of people in prison are Black. That's more than three times Black people's share of the population. Three out of every ten Black men are expected to be arrested and put in jail at some point. There are also far more people of color with disabilities in prison than their share of the population.

Besides federal prison, two thirds of people in jail have not been convicted of a crime yet. The law says this means they are presumed innocent. But they are still held against their will and removed from their communities. They still lose their jobs, housing, and supports. Sometimes they have to wait a very long time to go to court. This is the group of people in jail that has grown the most in recent years.

One reason a lot of people are in jail is **money bail**. Money bail is sometimes also called cash bail. Money bail means that when someone is arrested, they have to pay money to the court to get let out of jail. The idea is that this money makes it harder for

people to run away when they get out, but it doesn't do a good job at this.

Money bail does not do a good job at keeping people in jail if they are more likely to run away. Instead it means people who don't have a lot of money stay in jail more. People who are forced to stay in jail have a harder time defending themselves in court. They already have a hard time affording a lawyer. They are more likely to lose their supports, jobs and health care.

Jails are crowded and unsafe. People who cannot afford to pay bail are vulnerable in other ways. This is because not having a lot of money means someone is at risk of poor health. Being in jail because of money bail puts them at even more risk.

Besides jail before trial, there are other problems with the criminal legal system. There are often accessibility problems in the court system that make it hard for people with disabilities to get a fair trial. People with disabilities often are not tested or diagnosed, which makes it harder for them to get accommodations when they need them. It also makes it harder for people with disabilities to defend themselves in courts.

This is because public defenders don't have much money, and often have to help a lot of people with very little time. They often don't have the money they would need to defend anyone well or the time to spend with people who need help. There often aren't enough of them to help everyone who needs a lawyer.

This means that people who have problems with the court system often have a harder time defending themselves. This means courts are more likely to say they broke the law and to punish them. Courts are more likely to say disabled people need to be taken away from the community and to put us in prison or institutions.

Everyone is supposed to have the right to defend themselves in court, but disabled people and people of color have a much harder time getting a fair chance.

What can we do?

Alternatives to police that won't hurt people or force them into institutions.

Any time police are in a situation, there is a chance they will arrest someone or hurt or kill someone. This is because the main job of police is to arrest people. Police are trained to use violence if they think a situation is unsafe for them or someone else. They always carry guns. Using a gun is part of their job too.

One of the best ways to keep police from hurting or killing people is to keep police out of situations that don't need them. We can have other people help instead. These people should be experts at talking to people and helping them get help.

For example:

Alice is having a mental health crisis.

Alice calls a phone number

She says she is having a mental health emergency and needs help

Instead of sending the police, that phone number sends Bob to talk to Alice.

Bob is a social worker, not a police officer.

He doesn't carry a weapon.

It is not part of his job to arrest people or use violence.

Bob's job is to talk to people and help them figure out how to get the help they need.

In this example, Bob is not the police.

He doesn't do what police do.

He won't arrest Alice or force her into a hospital or institution.

Bob should be trained to help people choose the help they need.

When Bob talks to Alice, the police don't come with him.

It would not be okay if Bob came with the police.

Then, the police are still there.

The main job of police is very different from Bob's job.

If police think the situation is dangerous, they will hurt or arrest Alice.

We should make sure there are enough people like Bob to help people. One way to do this is to make sure we build the

systems that use this. This means we should make sure there are places that hire and train Bob to help people. We should also make sure that there are places that Alice can call to get help.

Right now in America, the main phone number people know to call in an emergency is 911. It took a lot of time and money to make sure people knew about 911. Both the government and the phone companies worked hard to get everyone to use 911. This is important for two reasons.

We need to have a number that people call for mental health or support emergencies. But we can learn some lessons from 911 about how that should work:

- This number should be easy to use and remember.
- It should be accessible to people with all sorts of disabilities.
- It should be the same number in as many places as possible.

- It is very important to spend time and money so people know about it.

The other important thing to remember is that 911 is well known and available nearly everywhere in America. Even if we have a number for mental health emergencies, a lot of people will still call 911. It is important to make sure that 911 operators know to send mental health emergencies to the right places. It is important that they do not send police as the main response when they don't need to.

Hold Police Responsible; Not Just More Training.

Police can use violence to stop crimes. But a lot of times they use more violence than they need to or use violence when they shouldn't. A lot of people get hurt or killed by police.

This violates our rights. We have a right not to get hurt or killed for no reason.

When our rights are violated it can be **discrimination**.

Discrimination is when we are treated unfairly because of who we are. A lot of times when police hurt us, it is discrimination.

It is important to hold police accountable when they hurt us. It is important to hold police responsible when they violate our rights. They shouldn't get away with it. Otherwise, they will keep doing it. Right now, the police usually aren't held responsible, and people keep getting hurt.

Most discrimination is not because of mistakes. When police hurt us, it is usually not because of mistakes, or because the police don't know the right thing to do. When police violate our rights, it is often because of policies. When police hurt us, it is often because of policies.

It might be because policies aren't working the way they should. It might be because policies make it easier to do the wrong thing than the right thing. It might be because the policies we need just aren't there.

It is important to change those policies. We need policies that protect our rights and keep us safe. Some people say that police don't need new policies, just more training. But police already get a lot of training. They already get training about our rights. They already get training about not hurting us. More training won't help. Some types of training can even make

things worse.

We need to change policies to hold police accountable.

Changing policies can be hard, but it is important. Police who violate our rights are breaking the law. Police need to follow the law. If police don't follow the law, it isn't safe for anyone.

Policies aren't just about one police officer. When police hurt us, it is more than one person's choice. Police departments train police. They tell them how to behave, and what is okay and what isn't okay. If police do something wrong, the police department has to find out what happened. They have to make sure it doesn't happen again. If police do something wrong, the police department has responsibility too. They need to keep everyone safe.

But some departments don't do their job. They protect the police who work for them, but they don't protect the people those police hurt. This isn't safe.

The federal government needs to pay attention to police departments. They should look at the way police departments work and the policies they use. They should make sure police

departments keep records of when they hurt people. They should make sure they are responsible when they break their policies.

It isn't enough to make rules for police to follow. The government also needs to make sure that police departments follow the rules. It is important to enforce the rules for police departments. If they don't enforce the rules, they won't work. If they don't enforce the rules, it isn't safe.

If the police break the law, they should have to go to court. But a lot of the time the courts don't hold police responsible. The court made special rules for police. These rules are called **qualified immunity**. The rules make it harder to prove that the police break the law. The rules make the person who got hurt prove that the police knew the law. They have to prove the police broke the law on purpose.

This isn't fair. There shouldn't be special rules for police. Police should have to follow the law. It is their job. Courts should have the same rules for police as for everyone else. We should end qualified immunity.

Alternatives to Jail and Prison.

Jail and prison are two different parts of the criminal legal system that both take people out of their community. When people get taken out of their community it is hard to stay safe. They lose supports they rely on, and have trouble getting them back when they get out. Jail and prison are bad for their health and can make people sicker or get new disabilities. We should find ways to keep people from going to jail and prison.

People get put in jail before they go to court. A lot of people in jail have not been found guilty of anything. There are other options for most people accused of crimes. People can be allowed to stay at home. They can be monitored to make sure they come to court. This can let people keep their communities and supports. If they aren't guilty they won't be punished for no reason.

This can also make it easier for people to defend themselves fairly. People have a right to defend themselves when they're accused of crimes. The government should not be making it harder.

We can keep people out of jail by getting rid of money bail. Money bail does not help protect the public from dangerous people. Money bail makes it so that only people with a lot of money can be free before trial. People who do not have much money can wind up in jail for a long time, sometimes for years. These are also people who have not been found guilty of anything. This can happen when people are accused of small crimes.

It is not fair. It means only people with a lot of money can stay safe if they are accused of crimes. People without much money have a risk of bad health. People without much money already have a lot of trouble defending themselves. Money bail makes those inequalities worse.

We should make the criminal legal system use prison less. Prisons are a lot like institutions.

They remove people from their communities, and are often not very good at supporting health or disability needs. We should come up with ways to make a more fair system that helps people get supports. We should find ways other than prison or institutionalization to do this.

Other ideas about justice are sometimes called **restorative justice**. A lot of times these ideas focus on making things right for the victim of crime. It means helping both the victim and the person who hurt them both get support.

Sometimes people break the law because they aren't getting help for health problems or because they aren't getting supports they need. Prison makes it harder to get support, not easier. We can help people stay out of trouble by helping them get support for those needs.

We can address the health and social needs that led to their problems. Sometimes people are arrested because they don't have homes. They already can't stay safe or healthy and sometimes get in trouble while trying to do their best to stay safe. Helping people get homes can help them stay out of trouble. It can help them stay healthy and safe and help them start to get other supports.

Sometimes people get in trouble with the law because of drugs. For some people this happens because of a disability called **substance use disorder**. A lot of people with substance use disorders have other disabilities too. Helping people find

support for substance use disorders can help them stay healthy and safe. It can help them keep from getting in trouble again.

It is important to make sure that this support is actually helpful. It is important that we don't use supports as a way to punish people. If we do that then people won't want to use supports and will try to avoid them. This will make them less safe and less healthy.

These ideas can help keep people connected to their communities. Prison removes people from their communities and makes it harder to get services and supports. It makes it harder to stay safe and healthy and more likely people will get in trouble again later.

We need to try out new ways to keep people away from prison and to help them keep or improve their connections to their communities. We need to help them get support if they need it.

Support the justice-involved at all stages.

When someone is arrested it is hard to get supports. When they are put in jail or prison it becomes even harder. People with

disabilities often lose supports we need. We should be sure to do enough to help people in the criminal legal system. People with disabilities still need supports, but many times we do not get the attention to these needs that we deserve.

One place we need more support is legal help. We have a right to defend ourselves if we get accused of crimes, including having a lawyer to help. But lawyers cost a lot of money, and a lot of people who are accused of crimes don't have much money. People of color with disabilities especially don't have much money. This means a lot of us need to use public defenders.

There are not enough public defenders for everyone who needs lawyers. That means if we need lawyers we don't get a lot of time with them. The lawyers can't make the best defense possible. This hurts poorer people who need lawyers a lot. And it hurts our right to defend ourselves. We need to make sure that there are more public defenders.

We need to make sure public defenders have enough money to help everyone who needs them, and they have time to help everyone who needs them. People with disabilities can need

more time and money to defend themselves. There needs to be enough public defenders and money to do this.

It's not enough to support people only before they go to court. We need to make sure people in prison get the support they need. People with disabilities in prison often do not get supports they need. They should be getting these supports. It is important. Getting supports can help them be successful after prison and reduce the risk of going back to prison later.

One support that helps people with disabilities find jobs is called **vocational rehabilitation**, or VR for short. The sorts of help VR gives depends on what each person needs. Some of the things VR can include are:

- Tests to identify job skills, strengths, challenges, and how ready we are for work.
- Job skills training before work.
- Job skills training during work.
- Help deciding what kind of job someone wants.

- Help finding a job.
- Working with employers to get accommodations.

Getting VR before leaving prison can help people with disabilities who are returning. It can make it easier for them to join their communities, and help them find ways to make money. It can mean they won't go back to prison.

But many people in prison aren't able to get VR. A lot of disabled people in prison are never diagnosed. If they aren't diagnosed they won't get VR services.

People with disabilities should be identified as early as possible. This can also help them defend themselves. But it is also important to continue to diagnose people in prison. It's important to get them the help they need. Many people with disabilities are ignored by the legal process. Some people become disabled in prison. We need to make sure we support everyone with disabilities.

We should make sure we help them get the support they deserve. If we do it can help them succeed. If they succeed

after prison they can stay out of trouble.

We also need to make sure people have the supports they need after prison. People returning from prison often have problems getting services and supports. They often have trouble getting housing and jobs. They often face discrimination.

We should build more programs to help people navigate the return from prison. These programs should pay particular attention to people with disabilities returning. A large number of those returning are disabled, and they often do not get the supports we need as people with disabilities.

One important thing we can do is make it easier for returning people to get Medicaid. Usually when someone is on Medicaid and goes to prison, their Medicaid is canceled. When they return, they have to apply again. They have to go back on wait lists to get services. If someone returning needs HCBS, this can mean waiting a long time all over again. They are more likely to end up in an institution instead.

Instead of canceling Medicaid, states could choose instead to pause it. When someone returns from prison, they could start

where they left off. They wouldn't have to apply all over for services. They would be at the same spot on wait lists as when they left. This means they wouldn't have to wait as long to get services again. We should keep people returning from prison safe and supported. It makes it easier for them to be successful when they return.

When people return from prison, they also face discrimination. They face discrimination trying to get housing or jobs. This makes it hard to become part of the community again. It also makes it hard for them to stay healthy and safe.

Some places have tried policies to reduce this discrimination. They have passed laws called "**Ban the Box**". This makes it illegal for jobs and homes to ask if people have been in prison. This can be a very good way to prevent some types of discrimination, but it isn't perfect by itself.

Some places that have used Ban the Box have noticed a problem. Ban the Box helps some people returning from prison avoid discrimination. But that when it was used, employers did more racial discrimination instead.

Racial discrimination is illegal. Employers should not be doing it. But since they couldn't ask about criminal history, jobs were using details like race to guess about it. This means that Ban the Box can't fix things entirely by itself.

We also need to make sure that jobs don't do more illegal racial discrimination to get around Ban the Box. We need to make sure that we are enforcing the laws against discrimination we already have. We need to make those laws stronger.

We can also look at ways to remove people's criminal legal histories after they are done with their punishment. One way of doing that is called **expungement**. Expungement means erasing a record. In this case, it is something a judge can do in some cases to erase all or part of someone's criminal record. It usually happens when a crime is minor and it's someone's first charge or they were treated unfairly. Sometimes they require a certain amount of time to pass without another problem.

Another way this can happen is from a **pardon**. Pardon means forgiveness. Someone in charge of a government can use pardons to forgive a crime. Usually this person is a president or governor. Getting a pardon basically means the government

says the crime didn't happen. If someone is still being punished and they get a pardon, that punishment ends. Nothing they got pardoned for can be used against them any more. Pardons are much less common than expungement. They are usually only used when someone was treated very unfairly.

Some states are looking at ways to use expungement and pardons for many more people. This is because they know that criminal legal histories hurt people for much longer than their punishment. This is a type of unfair treatment. Some laws have made some things crimes in ways that are racist, and some laws are only enforced in racist ways. This is also a type of unfair treatment. Expungements and pardons can be ways to fix these.

Safe and Affordable Housing

Introduction.

Housing is an extremely important part of living in the community. Housing is more than just the place where we sleep. It is important to our health and connects us to our community.

A good home is one that is:

- Affordable.
- Accessible.
- Safe.
- Free of health dangers like pests or mold.
- A place you can live for a while without worrying about losing your home.

- Part of a community that is also safe, accessible, and healthy.

All of these things affect our health and our ability to live in our community. Making sure that everyone can have a good home is very important. But not all housing is good housing. Some people have less good housing for unfair reasons.

Effects of Racism on Housing.

One reason why some communities have less good housing than others is because of **segregation**. Segregation is when people use policy to separate people based on who they are. In America, a lot of segregation has been because of race.

The people making these policies did not want people of different races living together, so they used policies to keep Black people away from white people. Sometimes they used the law to do this. Sometimes they found ways to do this illegally. Segregation like this is illegal now, but it didn't go away.

Even today, different communities are very different because of this. Communities where white people lived got more help

to build and own houses. Communities where white people worked got more money to start businesses. More white families owned their own homes. This meant they had more money. Because they had more money they also had better schools and more businesses. They were safer and healthier.

Communities with more people of color did not get the same help. They had less money, and it was harder for them to own houses. They had to move around more, and it was harder for them to save money. They had worse schools, and didn't have as many businesses.

One policy that was part of segregation is called **redlining**. Redlining was a way banks decided who could get some types of loans. Banks would decide that people living in some communities were too poor to be a good investment. One thing they used to decide this was how many people of color lived in these communities.

This meant that communities with a lot of people of color have had less money. They had less money to start businesses like grocery stores or doctor's offices. They had less money to pay for good schools. They had less money to build new homes

and to keep homes in good condition. Over time, this has meant less people in these communities own their own homes and more people rent. It also means many people in these communities do not have much money for housing.

The Importance of Safe and Healthy Homes.

Our homes matter a lot for our health. They have a big impact on disability. Bad homes can make us sick

For example:

- Lead from old paint or water pipes. Lead can cause intellectual or developmental disabilities.
- Mold. Mold can cause breathing problems or make breathing problems worse.
- Pests. Pests can make food unsafe to eat and also cause breathing problems.
- Broken floors. Broken floors can make people fall and hurt themselves.

- Broken roofs. Broken roofs can let in water, which causes mold. Mold can make people sick.
- Inaccessible homes. If our homes aren't accessible, we might get hurt.

But it can be difficult to fix these problems. Repairing our homes can be very expensive. If someone rents their home, it can be even harder to fix problems. When someone rents their home, that means someone else owns it. Usually you sign an agreement to live there for a while. When we rent, the person who owns the home is supposed to make repairs, but many people who own these homes don't want to make repairs. They will try to find ways not to make them, even if the law says they have to.

Instead, landlords sometimes try to not rent to someone who will ask for repairs. This can cause them to discriminate against renters. They might discriminate against people with disabilities by refusing to rent to us. They can even try to kick us out early. When someone who owns a home tries to kick renters out early, that's called eviction. Some landlords try to evict people who ask for repairs.

Homelessness and Disability.

People with disabilities are at more risk of being homeless. When someone is homeless they don't have a safe place to live. They don't have a place to live that they can rely on, which makes it harder to stay safe and healthy.

The government does checks to see many homeless people they can find in public. They do this to help them know who is homeless, which helps them know how to help them. The homeless people they find are more likely to have a disability. At least a quarter of homeless people the government sees have disabilities.

There are a lot of reasons why we have more trouble finding a home. Housing can be very expensive for people with disabilities. We often cannot afford to pay for a home. Many of us pay much more than we can afford to have a home, and don't have enough money left to stay healthy and safe. In many places, the rents for apartments cost more than all of the money we can make.

In general we shouldn't pay more than a third of our money for

housing. The rest of our money should be for other things to stay safe and healthy. We need this money for things like food, clothes and medicine. If we have to spend too much on housing we won't have enough money to stay healthy.

People who pay more than half their money for housing have worst case needs. People can also have worst case needs if the place they live is very unsafe. Worst case needs means the housing they have is very unsafe for them. People with worst case needs need to have better housing to stay safe. 1.4 million homes with people with disabilities in them have worst case needs situations. This is almost one fifth of all **worst case needs** homes.

When we can't afford to live in our own homes, we are in danger of losing our homes. We can become homeless. This can also get us put in institutions. It can get us arrested and put in prison. We have a right to receive support in our communities, but if we can't afford to live safe and secure in our own homes, we don't get that choice.

What can we do?

Give Us More Affordable Housing.

Housing is expensive. It is hard for us to afford our homes, and hard for us to keep them. When we spend more than we can afford for homes it makes us less safe because we don't have enough money left to stay healthy.

We need to make sure there is more affordable housing. There are not enough affordable homes right now. A lot of people who need affordable homes can't get them. This hurts people with disabilities and people of color. More of us don't have much money. More of us have trouble having enough money to pay for homes. This means we have even less money to stay safe than other people. We need to make sure people without much money can have homes.

There are some programs that help people afford homes. Many of these programs are to help people who don't have a lot of money. One program is called the **Federal Housing Choice Program**. It is also called **Section 8**. This program helps renters who don't have a lot of money. It makes sure they only pay

about a third of their money for rent. Section 8 pays the rest.

There are a lot of people who need Section 8, but Section 8 does not get enough money to help them all. Only about a third of people who need Section 8 are actually able to get it. A lot of people have to wait a very long time to even have a chance to get Section 8.

If this program had all the money it needed then it could help a lot more people. More people would be able to afford homes. This would let people stay safer even if they didn't have much money. This would help renters with disabilities in particular because a lot of us don't have enough money.

One problem with Section 8 is that it is only for apartments that already exist. One reason housing is too expensive is there aren't enough homes for people who need them. We also want to make sure there are more homes available for people. We want to make sure the homes people have are in good condition and accessible. This is harder with old homes and easier with newly built ones. The law requires a lot of new homes to be accessible. But this only means buildings built after 1991 have to be accessible. Most homes are older than this. People

without much money live in older homes even more often.

This means we also need to make sure that we build more affordable homes. There are several programs that can help build more homes. The Low Income Housing Tax Credit is a program where the government gives money to people to build affordable housing. This program can also be used to repair homes and make them accessible. Another program is the Section 811 Project Rental Assistance program. This is a newer program. It also helps build affordable housing. It is focused on helping people with disabilities with low incomes get housing. It is meant to keep people from becoming homeless or getting put in institutions.

We need to make sure these programs get full funding. This can make sure that people with disabilities have affordable, accessible housing. They can help people in communities without much money, including communities of color, have affordable accessible housing.

Fix Programs So We Can Still Have Enough Money To Stay Safe.

People without much money need help paying for their homes. There are programs that can help them. These programs are important.

Programs like Section 8 are made to help people with the very least money. These programs don't want people with more money using them. Many of them use income limits. Income limits say if you have too much money you can't get help. If you start making too much money you lose your help.

Income limits can make it hard for people to keep their homes. A lot of times the income limit is very low. Even with help with rent, people don't have enough money left. They can't stay safe and healthy.

If something in their life changes, they can lose their home fast. If they start working, they can lose their home. If someone they live with makes too much money, they can lose their home.

These programs are supposed to make housing affordable, but

these income limits can also make housing less stable. People can lose their homes when things change. They can be forced to move if someone they live with has too much money. They aren't allowed to have enough money to move safely.

It is important to fix income limit rules. They should let us keep enough money to stay safe, and should leave room for changes in life situations. Income limits should let us live with family and friends if we need to. This is important if we need our family and friends for support.

Some public programs also say people aren't allowed to save much money. This is also a very big problem for people. Sometimes emergencies happen. During emergencies we often need to spend money to stay safe. It can be hard to do what we need to stay safe and still pay rent. If we can't save for emergencies we won't have the money to stay safe.

Moving or getting a new apartment can cost a lot of money too. Moving usually costs more money than programs allow people to have. People are not allowed to save enough money for emergencies or moving.

The rules for these programs should be rewritten. They should let people save enough to stay safe and healthy. They should let people save enough to move if they need to.

Stronger Fair Housing Enforcement.

People with disabilities and people of color have hard times getting good homes. Discrimination makes it harder for us to get good homes.

Landlords discriminate in who they rent to. Lenders discriminate in who they give loans for homes to. They give better loans to some groups than others.

People who sell houses also discriminate. Sometimes they decide who to sell to based on unfair things. Sometimes they discourage people from moving into some communities.

People who decide how much houses are worth also discriminate. Sometimes they decide that houses belonging to people of color aren't worth as much.

People can experience racial discrimination in housing. There

is a long history of racial discrimination in housing. But a lot of discrimination is against people with disabilities too.

The main policy that tries to stop discrimination is the Fair Housing Act. The Fair Housing Act says people who get discriminated against can tell the government. The government is supposed to get them to stop discriminating. In 2018, most federal housing complaints were for disability discrimination. Almost six in ten complaints involved disability discrimination. Racial discrimination was the next most common. About two out of every ten complaints were for racial discrimination.

The Fair Housing Act says new homes have to be accessible. But a lot of types of homes aren't included. And these requirements are only for new homes built after 1991. Most of the homes people with disabilities live in are older. A lot of them don't have to be accessible.

This makes it more important to enforce housing law when we can. We need homes the Fair Housing Act covers to actually be accessible. For many of us, these are the only homes we can live in. We need to make sure that new homes are following the law. We need to make sure as many of them as possible are

accessible. We also need to make sure that the people renting or selling homes are not discriminating.

It is against the law to discriminate because of disabilities. Some landlords try to get around this. They look for other ways to discriminate. Sometimes they decide to discriminate based on how people get the money to pay rent. For example, a landlord might decide not to rent to people who use public benefits. They might only rent to people who get money from work.

They might believe that people who use benefits are worse tenants. Many times they believe this because of racism. They can also be because of unfair beliefs about people without much money or with disabilities. They might say that people who have money from benefits don't have enough money. They might refuse to accept benefits letters as proof people can pay rent.

This discriminates against people with disabilities. People with disabilities are more likely to use benefits like SSI. It makes it harder for people who use benefits to find places to live. It is very hard to have enough money to get an apartment. This makes it much harder.

The government should pay more attention to this type of discrimination and make this type of discrimination illegal by name. They should make it clear this sort of discrimination is illegal. They should make sure landlords can't use it as a way to discriminate.

The Fair Housing Act looks for discrimination in a lot of different ways. Some types of discrimination get reported by people who experience it. But the government knows that's not the only kind. The government knows that it needs to look for other signs of discrimination. Discrimination is when people are treated unfairly because of who they are. But there are different ways to try to prove discrimination is happening.

It is hard to prove that someone discriminated on purpose. A lot of times people don't tell the truth about why they make decisions. They especially don't tell the truth when they are breaking the law. So we have to find other ways to show discrimination.

One way is **disparate impact**. **Disparate impact** means we don't care about the reasons people give. What matters is that the policy results in people being treated unfairly. If they have a

policy that keeps people with disabilities or people of color from having homes, they need to stop doing it.

Any policy that makes it harder for a group to live in the community they want can be proof of disparate impact. Sometimes these policies are indirect. Cities make rules about where buildings can be built. They decide that some buildings aren't allowed in some places.

If those rules make it harder for people with disabilities to live in those places, that is a disparate impact.

If there is a rule about building homes that means it's harder to make them accessible, that is a disparate impact.

If there is a rule that types of homes and buildings that people with disabilities use can't be built, that can have a disparate impact.

Looking for disparate impact from policies is important. It can help make sure everyone has access to housing.

Eviction Protections for Renters.

More than a third of Americans rent their homes. For people of color, the number is even higher. More than half of Black and Hispanic people rent their homes. Renting is less stable than owning a home.

People with disabilities and people of color are in more danger of eviction. Eviction hurts us. It makes us less healthy, and makes it harder for us to get jobs or new homes. We are more likely to end up homeless or in an institution. It is very important to avoid eviction as much as possible.

Preventing eviction is important to protect us. Laws about eviction are very different from place to place. But a lot of them can be made a lot fairer. Some places have laws saying that people can only be evicted for a good reason. Some places say that landlords have to tell people before they can evict them. They have to give someone plenty of time before they can evict someone. More places need to have laws like this.

Another thing some places are starting to do is help people avoid eviction. Some places have programs to help people

defend against eviction. These places often have lawyers who work with people in danger of eviction. Some places have programs to help landlords and tenants make agreements without court.

It is important to help these programs help more people. We should copy them in places that don't have them yet. Having these programs in more places can help people avoid evictions. It can help them stay in their homes and avoid having to go to courts. Courts can also be expensive or difficult. A lot of courts aren't very fair to people getting evicted.

The biggest reason for evictions is that a tenant hasn't paid rent. So another important way to stop evictions is to help people pay rent. Some places have programs that help people pay rent when this happens. These programs can also be expanded and brought to places that don't have them yet. This can help the most vulnerable people avoid eviction. It can help people with low incomes and emergency expenses. It can help them avoid even bigger problems from losing their homes.

Getting Good Healthcare

Race and Disability in Long-Term Health.

Race has a big effect on our health over our lifetimes. People of color are at more risk of having **chronic illnesses**. Chronic illnesses are illnesses that last a long time and need attention from doctors. Some chronic illnesses cause disabilities.

Some examples of chronic illnesses are:

- Diabetes.
- Heart Disease.
- High Blood pressure.

Chronic illnesses can make people get sick in other ways. People with chronic illness are at more risk of dying early.

Having a disability can also have a very big effect on people's health. Some disabilities cause illnesses and, having a disability can make it harder to:

- Make money.
- Stay safe and healthy in our communities.
- See a doctor.

These things can make someone less healthy. They can put some at risk of getting chronic illnesses.

These two experiences can overlap. People of color with disabilities experience both. They experience the same things other people of color do, which means they're at more risk of chronic illnesses. They also experience the same things other people with disabilities do. This means their disabilities can cause more illnesses, and it means it is harder for them to make money or stay healthy. People of color with disabilities have health risks from both race and disability at the same time.

But even this isn't the whole story. People of color are also more likely to become disabled. People in all groups become more disabled as we age. But for people of color, this happens much more. People of color become even more disabled with age. As we get older, people of color become disabled more

often than white people.

A lot of things people of color experience make us more likely to get sick.

These can include:

- Having less money.
- Having less access to healthy food
- Having less access to healthy and safe housing.
- Having trouble being able to see doctors.
- Living and working in places that are less safe.
- Experiencing racism and other sources of stress can make us sicker.

These all put people of color at more risk of chronic illnesses. These chronic illnesses can then cause disabilities. Both racial disadvantages and disability also mean that people have less

money. We're less likely to have secure homes, jobs or schools. These can cause even more disability over time.

People of color with disabilities experience health problems from disability, and from race. These problems make each other worse. They make each other bigger. This means that people of color with disabilities also experience more problems from their disabilities because of racism, and more problems from racism because of their disabilities.

Access and Health Disparities.

One of the most important types of health care is **preventive care**. Preventive care keeps us from getting sick. It helps us avoid getting chronic illnesses and helps people who have chronic illnesses stay healthy.

Preventive care is things like:

- Shots to keep you from getting diseases like measles.
- Check ups to see if you have any new problems.

- Tests that look for diseases that are hard to notice, like high blood pressure or cancer.
- Advice from doctors and nurses on how to stay healthy.

A lot of preventive care that people get is from regular checkups. This is when you see your doctor to make sure everything is okay. Unless someone has another illness, this usually happens once a year.

When people don't get preventive care, they are more likely to get sick and more likely to get chronic illnesses. Some chronic illnesses are hard to notice and can get worse before anyone notices them. People without preventive care can get sick without knowing. They can have even more health problems from chronic illnesses.

It can cost a lot of money to treat these health problems. These health problems can also cause disabilities. This can make it hard to keep enough money to stay safe and healthy in other ways.

But not everyone gets preventive care. One type of community

that has trouble getting preventive care are **medically underserved communities**. Medically underserved communities are communities that do not have enough health care. Sometimes there aren't enough doctors and nurses in a community. Sometimes a lot of the community is older and has more health needs. Sometimes a community doesn't have a lot of money. This is bad for their health.

Sometimes we know a community is medically underserved because we can see bad things happening to their health. For example if a lot of babies die when they are born it means a community is medically underserved. If a lot of parents die when they are giving birth, that also means a community is medically underserved.

Usually, the government calls communities medically underserved based on the places those communities are in. A lot of times communities are underserved because of unfair differences in the places they live.

For example, there was a long time when banks and governments wouldn't lend money to communities of color.

This made it hard for people to open businesses, including doctor's offices.

This means a lot of communities of color today are in places that don't have many doctors.

Communities can also have problems if the government wasn't doing what it was supposed to.

For example, the government is supposed to give health care to American Indian communities. But it doesn't spend enough money on health care for these communities. It hasn't spent enough money for a long time. This means people in these communities have worse health than the rest of America.

But not everyone who is medically underserved lives in the same place. If the government only calls communities medically

underserved because of where they are, the government will miss people. People who don't speak English or don't have legal citizenship can have trouble getting health care. They don't always all live in the same place. They might not get noticed if they don't.

People with disabilities can get missed when we live in the community. People with disabilities can have problems getting good health care. But the problem might not get noticed at all unless we all live together in one place.

But we also have a right to live in the communities we choose. We should be able to have our problems noticed even if we don't all live in the same place.

Discrimination in Health Care.

Even when we can get health care there are other problems. Sometimes the health care we get is not very good. A lot of times, people of color and people with disabilities are not treated as well by doctors. A lot of times we experience discrimination.

Discrimination is when people are treated unfairly because of who they are. Doctors might have different opinions about people because of a group we are a part of. They might make different decisions about people because of a group we are part of.

People with disabilities and people of color both experience discrimination in health care.

People of color with disabilities experience discrimination for of both race and disability.

They can also have worse discrimination because of both together.

A lot of doctors believe the lives of people with disabilities aren't as good as people without disabilities. This can mean they think helping people with disabilities is less important. This can happen even when people with disabilities have health problems that aren't related to their disability.

Sometimes this type of discrimination is done with policies.

For example, during emergencies doctors sometimes can't help everyone. They might not have enough doctors or nurses, enough supplies, or enough time. They have to make decisions about who to help and how much to do.

Doctors and hospitals use **crisis standards of care** to make these decisions. Crisis standards of care are policies on how to make decisions during emergencies. These decisions are hard to make. They mean deciding to let some people get hurt. But that doesn't make it okay to discriminate. These policies are supposed to make these decisions fairer, but instead they often discriminate against us.

Crisis standards of care policies often decide people with disabilities are less important to help. They decide that people with disabilities shouldn't get help in emergencies. They do this even when it isn't harder to help us.

This happened during COVID-19 in 2020. COVID-19 is a disease that makes a lot of people very sick. It passed through the air, and people who got very sick needed a lot of help breathing.

A lot of hospitals couldn't help everyone who was sick. Some hospitals decided not to treat people with disabilities. They refused to help people with disabilities who came to them. Sometimes they sent people with disabilities who were already in the hospital home. Some people with disabilities got sicker and died because they weren't helped.

Sometimes discrimination is hard to spot. Sometimes people don't even know they're discriminating. They might treat people differently but not know they are doing it. Or doctors might know they are treating people differently but think that they aren't being unfair. People with disabilities and people of color experience this type of discrimination too. We are not treated the same as other patients. We are often treated worse.

Examples of unfair treatment changing the care we get include:

- Assuming that we don't understand our health.
- Assuming that we aren't giving correct information.
- Assuming that we can't make decisions for ourselves.

- Assuming that we aren't able to tell people what we need.
- Thinking that we are being difficult patients when we do tell doctors what we need.
- Believing that we don't need some types of care, like medicine for pain.
- Believing that we can't be trusted with some types of care, like medicine for pain or mental health.

If we don't communicate by speaking we can have even more problems. If we don't speak English, we can have even more problems. It becomes easier for doctors to ignore what we need. It becomes easier for doctors to treat us unfairly.

What can we do?

Address Health Disparities Caused By Race and Place.

The conditions around us can affect our health in big ways. These conditions are part of every place we live, learn, work, play, and age. They affect our health, ability, and quality of life.

These conditions are called **social determinants of health**.

They can include:

- How much money we have and how much we can rely on it
- How much access we have to school and how good it is
- How reliable and good our homes are
- How safe and healthy our neighborhoods are
- Our relationships with other people and our community.

Being able to be in our communities is important for our health. Being able to have control over our lives is important for our health. It is important that we have accessible ways to move around our communities safely. It is important that we can choose jobs in our communities that fit our interests and skills. It is important that we can make friends and have fun in our communities. All of these things also impact our health.

We should make sure that all communities are safe and accessible for us. We should make sure that every community has good schools and good housing. We should make sure every community has safe, healthy and accessible things to do for fun. All of these things have a big effect on our health. They have a big effect on our ability to stay healthy in the community.

Not all communities have these things. When communities don't we should spend more money in those communities. We should help them build the things they need for healthier communities.

Better Health Care Access for Medically Underserved Communities.

Disabled people of color are at risk of worse health. A lot of communities of color have less of what we need to stay healthy.

In a lot of these communities it is hard for us to get health care. This makes other health risks from social determinants of health worse. Without health care it is hard to get preventive care, harder to avoid chronic illnesses, and harder to keep chronic illnesses from causing new health problems.

We need to make sure we know when communities are medically underserved. We should think of ways to find underserved communities besides the places they are. We should look at the health experiences of all groups of people in a place. We need to make sure we're not missing health inequalities.

We think about people with disabilities as a medically underserved population. The government should say that people with disabilities are a medically underserved population. We should think about how disability makes it harder to get health care. Many people with disabilities have more health needs than nondisabled people. But we also have a harder time getting the health care we need.

Many of us have other health risks because of racism. Many of us have chronic illnesses we have trouble getting care for. Many of us have disabilities caused by chronic illnesses. Many of us are part of other medically underserved communities, but have other needs too.

When we support medically underserved communities, we should pay attention to the needs of people with disabilities.

We should also find better ways for the government to look at medically underserved populations. The government should look for ways to find medically underserved communities that don't rely on everyone who is medically underserved living together.

We should also support doctors and hospitals in underserved communities. Some doctors and hospitals serve these communities in particular. They need more support.

Federally qualified health centers are health clinics that provide preventive care to underserved communities. They follow rules from the government. In exchange the government helps pay for them. One of those rules is that they help everyone in the community even if they can't pay. Almost 1/10th of everyone in American gets care from a federally qualified health center. We need to make sure they have enough money to serve these communities. We also need to keep making more of them. We need to have them in more places.

Another way underserved communities get health care are called "**safety-net**" **health systems**. These are hospitals that

serve a lot of patients from underserved communities. These also rely on government payment. Usually this payment comes from Medicaid. Medicaid doesn't pay doctors or hospitals as much as other insurance. This means safety net health systems don't make as much money.

Recently the government changed how it pays these health systems. They made changes assuming more people would be getting health care. They stopped giving health systems extra money for helping people who couldn't pay. This means that these health systems get paid less for helping communities that can't pay. These changes made it harder for them to stay open.

A lot of safety-net health systems have closed. A lot of underserved communities lost the main place they could get health care.

It is important to make sure that communities who lost health care still see doctors. It isn't enough just to bring safety-net systems back, though. Safety net systems aren't enough to stay healthy. Safety net systems don't do a lot of preventive care. Underserved communities used safety net systems because there wasn't much else. We should make sure that people have

access to care in their communities. We should do more to encourage doctors to work in communities with a lot of need.

Make Health Care Accessible.

It isn't enough for health care to be available. We need to be able to use it. Our health care needs to be accessible. People with disabilities need to be able to communicate and be understood. Doctors need to pay attention to what we are telling them we need.

This is important for us to be able to participate in our care. This means we should have supports for our disabilities. If we use a machine to talk for us, doctors need to be able to understand this. They shouldn't take these things away from us. They should listen to what we say we need and don't need. They should allow us to make decisions about our health.

Doctors should also make sure they are responding in an accessible way. If there is information we need, we should get it in ways we can understand. This may mean that doctors need to give information to us in different ways.

Make Health Care Affordable.

One of the biggest problems with getting health care is being able to pay for it. A lot of people of color have trouble getting health care they can afford. A lot of people with disabilities also have trouble getting health care they can afford.

People with disabilities are more likely to have health insurance than people without disabilities. This is mostly because a lot of people with disabilities can get Medicaid. But people with disabilities also often have more serious health needs. And not all people with disabilities can get Medicaid.

People with disabilities that can't get Medicaid have a hard time getting other health insurance. People with disabilities who don't have insurance are at even more health risk. They have trouble paying for preventative care. This can make their health worse.

We need to do more to make health care affordable. We need to make sure more people have health insurance. In 2012 the government passed the Affordable Care Act. The purpose of the Affordable Care Act was to make sure that everyone could

have insurance. One way it does this is by making a way that everyone can buy insurance. But a lot of people still can't afford insurance.

People who are not legal residents weren't allowed to use the Affordable Care Act to buy health care. They can't even use it if they pay for everything themselves. This means they have a harder time getting health care. This makes it harder to get preventative care and stay healthy.

People who are not legal residents often have jobs that are less safe. They make less money. They usually don't have housing that is as safe. All these things mean that they are at risk of having more health problems. If they also can't use health care to stay healthy, that can be a big problem.

We should change the law to let everyone use the Affordable Care Act to buy health insurance.

Another way the Affordable Care Act helps people get health care is by expanding Medicaid. The Affordable Care Act said that states should give Medicaid to more people. It said that Medicaid had to help people get more types of health care. It

said that it would help the states pay for giving Medicaid to more people.

Some states didn't want to give Medicaid to more people anyway. They sued to get rid of the Affordable Care Act. Courts said the Affordable Care Act could stay but it couldn't make states expand Medicaid. So a lot of states decided not to.

In these states a lot of people can't afford to buy insurance. A lot of the people who can't afford insurance still make too much to get Medicaid. They would get Medicaid if the states gave it to more people. These people are in what is called the **Medicaid Coverage Gap**.

Most of the people who don't have insurance right now are people of color. A lot of this is because of the Medicaid coverage gap. The states that decided not to expand Medicaid have a lot of people of color without much money. Some of these states also made it even harder to get Medicaid. If these states give Medicaid to more people they can help us stay healthy.

The government can try to get states to expand Medicaid by

helping to pay even more. But a lot of states probably still won't want to. So the government will have to find other ways to help people in the Medicaid Coverage Gap. They should also make a plan that lets people in the coverage gap get health care. The government could make a new plan like Medicaid for people in the coverage gap. It could give everyone the option of using that plan if they can't get Medicaid. This would let the federal government help people that the states don't want to help.

Stop Discrimination in Medical Decisions.

Discrimination makes it hard to get good health care. It's important to get good health care. But discrimination makes it hard.

Hospitals and doctors have policies. Policies help them make decisions about health care. Sometimes, the policies are good. They help us get good health care. Sometimes, the policies are bad. They discriminate against people with disabilities. They discriminate against people of color. Hospitals and doctors should make sure their policies don't discriminate.

They should include us when they make those policies. We

know a lot about how discrimination happens. We know how to stop discrimination. If we are part of making these policies, they are less likely to hurt us.

Hospitals and medical schools often have review boards. Review boards look at things like new policies. They look at things like new research. They make sure new policy or research doesn't hurt people. They make sure policy doesn't discriminate. They pay attention to how the policy or research affects people. They pay attention to bad effects.

We should make sure that people of color and people with disabilities are part of these boards.

It is important that we are there. It is important that people who know our experiences are there.

We should also make sure that there are more doctors of color and more doctors with disabilities. If there are more doctors with our experiences, there will be less discrimination. In order to be a doctor, you need to go to medical school. But medical school is not very diverse. There are not many people of color in medical school. In 2019, less than 1 in ten accepted medical

students were Black. There were even fewer Hispanic medical students. They were closer to 1 in 20. This is fewer Black and Hispanic students than in recent years. This is nearly the same number of Black and Hispanic students there were in the 1970's.

Only 3 out of every 100 students is a Black man. This is about the same number of medical students who were Black men in 1978. People of color were discriminated against a lot in 1978. Schools tried to do better for people of color after 1978. But it is just as hard now for Black and Hispanic people to go to medical school. We need to do more to help people of color go to school to become doctors.

This isn't just a problem among new students. Not many people who teach at medical schools are Black or Hispanic either. Less than 1 in 25 full-time medical school teachers are Black. Medical schools need to recruit and accept more students of color. They need to hire more teachers of color.

The number of doctors with disabilities has improved over recent years. But the number of doctors of color has not. We should be able to find doctors who share and understand our experiences. It is important that the people training new

doctors understand our experiences too.

Words to Know

policy

A policy is a rule that people or the government make about how they will do things. A lot of policies are made by the government. The government makes laws about what people can and can't do. The government also gives some people money to do things it wants. Then, it makes rules about how that money can be used. All of these rules are examples of policy.

zoning

Zoning is rules that the government makes that say what types of buildings a place can have. Zoning is a type of policy.

community

A community is a group of people who have something in common. It is also the relationships these people have to each other. People that are part of a community might live, work, and play in similar ways. Sometimes a community is in a particular place. But a community isn't just a place. It's the people in the place. It's the relationships those people have with each other and that place.

medicaid

This toolkit will talk about Medicaid in a lot of places. Medicaid is a program run by the government to help people pay for health care. It is meant to help people without much money and also people with disabilities. A lot of people with disabilities rely on Medicaid to pay for the services we need.

racial disparities

Racial disparities are unfair differences between groups of people because of race. A lot of racial disparities are caused by policies. A lot of policies that cause racial disparities are done on purpose, because of racism.

racism

Racism is when people are treated unfairly because of their race. Sometimes people can be racist, and treat people unfairly because of racism. Sometimes policies can be racist, if they treat people unfairly. Sometimes racist policies get made on purpose. This can be because the people making the policies are racist.

discrimination

Discrimination is when someone is treated unfairly because of who they are. Sometimes people are discriminated against because of their race. This is a type of racism. Sometimes people are discriminated against because of a disability or because they don't have much money. Sometimes people are discriminated against for more than one reason at the same time.

health inequity

Health inequity is when some groups of people are less healthy than others because of unfair differences in where and how they live.

emergency

An emergency is a big problem that needs to be fixed right away. When we say "emergency" in this toolkit we are talking about things that affect a lot of people. Examples of emergencies are events like:

- Floods.
- Hurricanes.

- Major power outages.
- Times when diseases spread very fast (like COVID-19).

environmental justice

Environmental justice is a way of thinking about how racism and unfair policies make some communities have more environmental problems.

environmental justice populations

Groups that have been hurt more by problems in the environment are called environmental justice populations. The government tries to do more to help environmental justice populations stay healthy and safe. It does this because it knows they are hurt more by environmental problems.

utilities

Utilities are very important services that we pay to get. They are important for keeping us safe and healthy. Some examples of utilities are electricity and running water.

relief sites

Relief sites are places where people can go during emergencies to stay safe. Sometimes we need relief sites during emergencies because it isn't safe to stay home. Sometimes relief sites will also give us things we need to stay safe, like water or blankets.

employment

Employment is when you have a job that you are paid for.

unemployment

Unemployment is when someone wants to have employment, but isn't working.

public benefits

Public Benefits are when the government helps us pay for something that we need. People usually get public benefits if they don't have enough money to afford these things on their own. Public benefits can include:

- Rent vouchers to help pay for an apartment to live in.

- Food assistance to help paying for enough food to stay healthy.
- Medicaid to help us get health care and pay for disability supports we need.
- SSI and SSDI which give us money for other things we need.

vocational rehabilitation

Vocational Rehabilitation is a support provided by the state government to help people with disabilities get jobs. It is sometimes called VR for short. The supports VR gives depends on what each person needs. Some of the things VR can do are:

- Tests to identify job skills, strengths, challenges, and how ready we are for work.
- Job skills training before work.
- Job skills training during work.

- Help deciding what kind of job someone wants.
- Help finding a job.
- Working with employers to get accommodations

long-term support services

Long-Term Support Services are services that can help people with disabilities do the things we need to do every day. Some types of long-term support services are job coaches or in-home helpers. Long-term support services are sometimes called LTSS for short.

home and community based services

Home and Community Based Services are a type of LTSS where people get the services they need at home instead of from institutions. The law says we have a right to get the supports we need as HCBS

medicaid

Medicaid is a program run by the government to help people pay for health care. It is meant to help people without much money and also people with disabilities. A lot of people with disabilities rely on Medicaid to pay for the services we need.

mandatory services

Mandatory services are services that the law that made Medicaid says Medicaid has to pay for.

optional services

Optional services are services that the law says Medicaid can pay for, but doesn't have to.

institutional bias

Institutional bias is a problem caused by the way Medicaid pays for LTSS. Medicaid pays for LTSS from institutions as a mandatory service. But it pays for HCBS as an optional one. This means Medicaid makes it much harder to get supports as HCBS.

domestic work

Domestic work is a group of jobs that are usually done in the home. These can include jobs related to cleaning, cooking, and providing supports. Providing HCBS is one kind of job that is called domestic work.

health inequity

Health inequity is when some groups of people are less healthy than others because of unfair differences in where and how they live

the criminal legal system

The Criminal Legal System is the government system whose job it is to decide if someone broke the law. It decides whether someone who broke the law should be punished, and what those punishments should be.

public defenders

Public defenders are lawyers who help people who have been accused of crimes and can't afford to pay a lawyer on their own. Everyone has a right to defend themselves if they are accused of a crime. Public defenders are meant to help make sure we have that right.

money bail

Money bail is a system where people who are arrested need to give money to the court to be let out of jail. Money bail is sometimes called cash bail.

qualified immunity

Qualified immunity is a special rule made by the courts for when people accuse police of breaking the law. These rules make it harder to prove that the police break the law. The rules make the person who got hurt prove that the police knew the law. They have to prove the police broke the law on purpose.

restorative justice

Restorative justice is a name for a different approach to justice than the criminal legal system. Restorative justice is a group of ideas about how we can help the person who broke the law and anyone they hurt, instead of removing them from the community.

substance use disorder

Substance use disorder is a disability. A lot of people who don't get support for substance use disorder have trouble in the criminal legal system.

ban the box

Ban the box is a name for a type of law. These laws say that employers and landlords can't ask if someone has been arrested or gone to jail.

expungement

Expungement means erasing a record. In the criminal legal system it is when a judge erases some or all of someone's criminal record after the punishment.

pardon

Pardon means forgiveness. In the criminal legal system, someone in charge of a government can use pardons to forgive a crime. Usually this person is a president or governor. Getting a pardon basically means the government says the crime didn't happen. If someone is still being punished and they get a pardon, that punishment ends.

segregation

Segregation is when people use policy to separate people based on who they are. In America, a lot of segregation has been because of race.

redlining

Redlining was a policy that was part of segregation. Redlining was a way banks decided who could get some types of loans. One thing they used to decide this was how many people of color lived in these communities.

homelessness

Homelessness means someone doesn't have a safe place to live. Sometimes people are homeless and have a place they live sometimes, but that place isn't safe. They can't rely on it.

worst case needs

Worst case needs means that someone's housing is very unsafe. It can mean that someone pays more than half of their money for housing. It can also mean that the place they live is very unsafe.

federal housing choice program

The Federal housing choice program is a public benefits program. It helps people without much money pay rent. It makes sure people in the program only pay a third of their money for rent. The federal housing choice program pays the rest. The federal housing choice program is also called Section 8.

income limits

Income limits are requirements on many public benefits. Income limits say if you have too much money you can't get help. If you start making too much money you lose your help.

disparate impact

Disparate impact is a way of figuring out if a policy is causing discrimination. Disparate impact means we don't care about the reasons people give. What matters is that the policy results in people being treated unfairly.

eviction

Eviction is when someone who rents their home is kicked out early.

chronic illness

Chronic illnesses are illnesses that last a long time and need attention from doctors. Some chronic illnesses cause disabilities.

Some examples of chronic illnesses are:

- Diabetes
- Heart Disease
- High Blood pressure

preventive care

Preventive care is health care that keeps us from getting sick. It helps us avoid getting chronic illnesses and helps people who have chronic illnesses stay healthy.

Preventive care is things like:

- Shots to keep you from getting diseases like measles.
- Check ups to see if you have any new problems.
- Tests that look for diseases that are hard to notice, like high blood pressure or cancer.
- Advice from doctors and nurses on how to stay healthy.

medically underserved communities

Medically underserved communities are communities that do not have enough health care. Sometimes there aren't enough doctors and nurses in a community. Sometimes a lot of the community is older and has more health needs. Sometimes a community doesn't have a lot of money.

discrimination

Discrimination is when someone is treated unfairly because of who they are.

Sometimes people are discriminated against because of their race. This is a type of racism.

Sometimes people are discriminated against because of a disability or because they don't have much money. Sometimes people are discriminated against for more than one reason at the same time.

crisis standards of care

Crisis standards of care are policies that doctors and hospitals use during emergencies. These policies are about how doctors and hospitals decide who to help when they can't help everyone.

COVID-19

COVID-19 is a disease that makes a lot of people very sick. It passes through the air, and people who get very sick need a lot of help breathing.

social determinants of health

Social determinants of health are the conditions in our lives that affect our health. These conditions are part of every place we live, learn, work, play, and age. They affect our health, ability, and quality of life.

federal qualified health centers

Federal qualified health centers are health clinics that provide preventive care to underserved communities. They follow rules from the government. In exchange the government helps pay for them. One of those rules is that they help everyone in the community even if they can't pay.

safety net health systems

Safety net health systems are hospitals that serve a lot of patients from underserved communities. These also rely on government payment. Usually this payment comes from Medicaid.

medicaid coverage gap

The Medicaid coverage gap is a problem with Medicaid that means a lot of people don't get health care. A law passed in 2010 said that states should give Medicaid to more people. A lot of states decided they didn't want to. They sued, and the courts said they didn't have to. This meant that a lot of people should be getting Medicaid but can't. These people are in the Medicaid coverage gap.