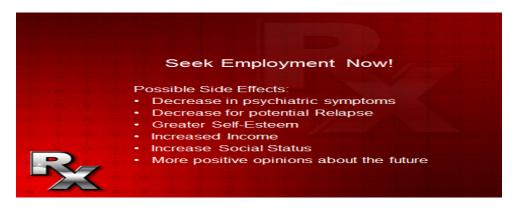
The Costly Price of Benefits: Moving Toward Economic Self-Sufficiency

It is said, nothing in life is free, and when it comes to receiving benefits this couldn't be more true. Whether a person receives Social Security Disability (SSD), Supplemental Security Income (SSI) or assistance through their local Department of Social Services (DSS), there is a price to be paid for receiving this assistance. The cost of receiving benefits is often a lifetime sentence to poverty and the ancillary effects of living in perpetual need.

Many people assume that poverty is a result of mental illness, when in fact; most researchers agree that poverty actually precedes it. It turns out poverty is not good for a person's mental health.

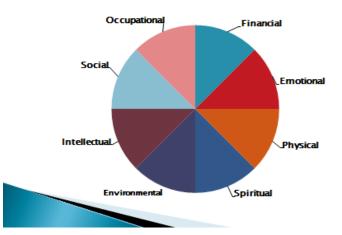
While the traditional course of action in treating mental illness has been medicallybased, and more recently recovery-based, little attention has been given to employment being the "therapeutic intervention" in helping people recover from mental illness. After all, if mental illness is caused by the conditions of poverty (Costello, et al, 2003), then wouldn't lifting people out of poverty through employment be the perfect prescription?



The true cost of living on benefits effect individuals in an insidious and profound way. The social determinants of health tell us that our health is determined in part by access to social and economic opportunities; the resources and supports available in our homes, neighborhoods, and communities; the quality of our schooling; the safety of our workplaces; the cleanliness of our water, food, and air; and the nature of our social interactions and relationships (healthypeople.gov). Living in poverty and on benefits robs individuals of all of these determinants.

The intersection between poverty and disability runs throughout all domains of one's life. There is not an area of life that is not affected by living in poverty. Looking at SAMHSA's 8 Domains of Wellness, it is easy to see the impact of poverty and dependency on wellness and

why living on benefits without employment is a recipe for a life of constant struggle and unhappiness.



The impact of poverty and dependency on all areas of wellness

It is easy to make a correlation between poverty and financial and emotional health, but the other domains are also affected by poverty. Poverty has a significant impact on *intellectual* wellness as it reduces the capacity to pursue higher education and access to key resources, such as books and computers. Lower socio-economic level is associated with lower level of intellectual stimulation and consequently poorer academic achievement during school years. The evidence of the impact of poverty on *occupational* wellness is all around us. Interrupted education resulting from poverty is one of the main reasons why people take low-paying jobs, and get stuck in the "poverty trap." Even completing job applications and attending job interviews may require financial resources beyond the reach of people living in poverty. Poverty also threatens the *environmental* wellness of individuals by exposing them to poor and potentially harmful living conditions and violence. Poverty also affects **social** wellness by limiting opportunities to meet people and develop casual or intimate relationships, while the stigma of poverty can also contribute to social isolation. A person's *spiritual* wellness is affected through feelings of hopelessness. Whether a person is in the throes of their illness or living in poverty, hopelessness is a constant. Philosopher, Albert Camus said, "A man devoid of hope has ceased to belong to the future." Many individuals find themselves unable to plan for the future, when they are so worried about the present. Finally, a person's *physical* wellness is impacted by the constant worry of living on benefits and the physical toll it takes on the body.

Poverty and dependency are two of the most important barriers to rehabilitation, recovery and wellness. Additionally, poverty creates a feeling of powerlessness. This feeling

often overwhelms individuals and keeps them in a vicious cycle of poverty, illness and dependency.

"For if there is one thing I have learned over the years, it is that feelings of powerlessness do not usually bring forth the finest qualities."

- Elizabeth Gilbert

Finally, the most important loss that people face from living on benefits and in poverty is a loss of freedom. You can't live where you want. You can't get what you want. You're restricted by appointments that you didn't set and have to maintain them in order to maintain your life of poverty. A person no longer controls their own life.

We know employment works! A plethora of research and anecdotal stories tell us so. Conversations with thousands of people in recovery have shown us that most of them have a strong desire to work, earn higher income, gain control over their personal finances, build assets, and a desire to achieve greater levels of self-sufficiency. Let's work together to give people their lives back by promoting competitive employment for all individuals with disabilities.