Inequality, Neo-Liberalism, and Disability

Marta Russell
Author of Beyond Ramps: Disability at the End of the Social Contract
Los Angeles, CA

Introduction

In the past century, many identity groups - women, people of color, gays and lesbians, and others - recognizing that vulnerability comes with marginalization formed movements to seek equality in the social, political, and economic spheres of U.S. society. These movements forged liberal civil rights laws, equal pay laws, and affirmative action programs to alter the fact that the less-powerful, historically, have had a rougher time in the labor market than others, experiencing vast differentials in pay, income, and employment opportunities.

The Disability Rights Movement (DRM) promotes economic parity for disabled people in the liberal tradition of civil rights laws. There are expectations that the Americans with Disabilities Act (ADA) will foster economic parity for disabled people by increasing the relative wages and employment rate of people with disabilities (PWDS) who can work. In standard measures of economic well-being, which include income and employment levels, poverty remains disproportionate amongst the 54 million Americans who have some level of disability. The poverty rate for people with no disability is 13.5 percent (about 35 million people), while those with a disability have a poverty rate of 20.2 percent (Census Bureau). Furthermore, according to a 1998 NOD/ Harris Survey, the gap between disabled and nondisabled persons living in very low income households remained virtually constant since 1986 (four years prior to passage of the ADA). PWDS are chronically unemployed: among working-age adults with disabilities (18 to 64), three out of ten (29 percent) work full or part-time compared to eight of ten (79 percent) of those without disabilities - a gap of fifty percentage points. The unemployment rate for people with disabilities remains much higher than for the population as a whole with only one-quarter of persons with severe disabilities working. The overall disabled unemployment rate is 65-70 percent and this has remained constant regardless of the ADA. Clearly, economic parity remains a challenge for the DRM.

Civil rights are based on equal rights - equal in law and applicable to all citizens. Given the rising and persistent inequality between rich and poor, a decline in workers' standard of living, and the trends of downward mobility, greater job insecurity, and growing economic anxiety, the economic system has become a crucial factor, even a direct threat, to marginalized groups' economic advancement through civil rights laws. Seventeen million working-age people identified as disabled in the United States, but only 5.2 million have jobs. While 72 percent of those unemployed say they would like to have a job (NOD/Harris), employment possibilities for these millions of PWDS are clouded by Federal Reserve Bank economic policies which, favoring the interests of Wall Street, set a "natural unemployment rate" that condemns millions of Americans to compulsory unemployment or underemployment at less than a living wage.

Since over 10 million PWDS depend on government assistance (either SSDI, SSI, Medicare and/or Medicaid), the soundness of the "transfer state" is of utmost importance to our group. In this area the DRM owes much to the social movements of the last two centuries. The abolitionists, suffragists, populists, socialists, and the union movements all challenged what was politically normal and in so doing, broadened the democratic power base, extended the vote, and enlarged the group of Americans who participate in common government. It was popular unrest within these groups that shaped a liberal social contract between government, business, and the people - a social contract that attempted, through transfer payments from government to individuals, to provide Americans with some measure of collective economic security from birth through old age against both the instability and harshness of market capitalism. Though the U.S. social safety net was delayed (and to this day is far from being as equitable as its social Democratic counterparts in Europe), Social Security, Medicare, Medicaid, disability benefits, unemployment benefits, employer-based health care for working people, and a minimum wage represent the consummation of those struggles.

Today, there is an assault on democratic rights and on the social contract that has been gaining force for some 20 years. A dominant political economic force emerged in the 1980s, that of neoliberalism (see Bordieau, Chomsky, Chossudovsky, McChesney, Bello, Killick). Formative in the 1970s, and fully realized in the Reagan/Thatcher era, neoliberalism now occupies the center of both Republican and Democratic economic policy. It is the ideology of global finance capitalism (Greider, Amin, Estes, Mander, Korten). It has also been called supply-side economics, free-trade, monetarism, new classical economics, and structural adjustment. Dominated by large corporations and wealthy investors seeking to control as much as possible of public life in order to maximize their personal profit, neoliberalism deems the laissez-faire "free" market as the only rational allocator of goods and services. But in fact, a free market does not exist. Business does not hold to a pure, competitive economy - as it publicly advocates. Instead, it resorts to tariffs, public subsidies, land grants, government loans, contracts, and other services provided by public funds. Somewhat deceptively, then, the ideology of neoliberalism is the worship of the market and the subordination of all other economic actors, including government and individuals, to its demands.

This process is characterized by initiatives that lower taxes on the wealthy, free capital mobility by eliminating regulations on global capital (e.g., the abandonment of Bretton Woods), terminate or weaken environmental, civil rights and other regulations, lower wages and benefits, foster privatization of public services and programs (such as Social Security), and push austerity budgetary policies to roll back social welfare programs world wide (Chussodovsky, Chomsky, DeMartino). It is aimed at undoing the social contract between capital and labor that brought about such "luxuries" as the eight-hour day and laws prohibiting child labor. Neoliberalism is about ending the common-good ideology which forged the democratic gains mentioned in the above paragraphs.

Substantially, neoliberalism is not new. It is a variation on the classical liberalism of the Nineteenth Century, when British and other imperialists used the ideology of competition and free trade to justify their own colonialisms. In this sense, neoliberalism is not a break with the past. It is simply an extension of capitalist mechanisms which promote the interests of the wealthy over the less politically powerful. The break that is found with the ascendance of neoliberalism over the past twenty years in government's abandonment of liberal Keynesian economic solutions - where government attempts to correct market failures through regulation and spending (the New Deal was a mixture of neoclassical economics influenced by Keynesianism) - for a fundamentalist free market ideology. Former British Prime Minister Margaret Thatcher best expressed this ideology when she said, "There is no such thing as society. There are individual men and women, and there are families. And no government can do anything. . . ." Under neoliberalism, private wealth maximization is everything; collective concerns are dismissed. Neoliberalism can be seen as an capitalist (investor) class backlash against New Dealism, the Great Society, and European social democratic governments. Neoliberalism's economic ideology strips away common redistributive considerations in guiding economic goals. Instead, redistribution is to the wealthy class of owners and investors.

In the U.S., the social contract and common redistributive measures are threatened by the cumulative effects of economic policies forged over the past few decades which have resulted in the greatest economic inequality (polarization) since the Great Depression. These policies have created a crisis in government transfer payments. The already meager safety net - the transfer state - was rolled back, entitlements cut and threatened with cuts, by a government which turned against New Deal and the Great Society (anti-poverty programs) to follow the neoliberal mantra echoed by

New Democrat President Bill Clinton in the 1996 State of the Union speech: "the era of big government is over."

But it is not just in the domestic sphere where the problem lies. We live in a time of economic crisis of global proportion. Free market ideology has produced an era of unregulated financial speculation where, in 1998, two thirds of world's economies faced deep recession from stock market crashes. Thailand, Russia, Japan, Korea, Indonesia, Malaysia, and Mexico are suffering record unemployment and underemployment with a huge decline in the middle class (*Washington Post*, 6 Sept. 1998).

It is without question that people with disabilities remain confined to the bottom of the socio/economic pyramid. We live on the economic margins in every country in the world, some under better material conditions such as in the social-democratic nations like Sweden; and some in much worse conditions, as in the underdeveloped nations of Africa and Latin America (Charlton). When austerity forces such as the International Monetary Fund and the World Bank exact cutbacks in the social safety nets of loaner nations as a condition to continue aid (John Sheahan of Inter-American Development Bank, and Walden Bello) under neoliberal policies, PWDs - already the least employed, the most impoverished, and the least likely to advance beyond subsistence - are the most vulnerable to the power of capital to direct their governments' retraction of social contracts and to their governments' toleration of underemployment and unemployment in those nations.

At the end of the Twentieth Century, there are limitations to trying to exact economic justice through an identity politics approach. Are not the great divisions in the global society - nationality, race, gender, or disability - largely shaped by the politics between rich and poor and labor and capital, by the spread of free market ideology, and by the dominance of Wall Street over Main Street? And is not the largest problem a combination of Government's alignment with the goals of capital and its refusal to deal with modes of investment and profit accumulation - the factors that create inequality, poverty and unemployment?

The political economy, or its power relations, defines who is viable, who survives, who does not. The relationship between politics, policy, and the distribution of wealth is crucial for the political economy determines who is impoverished, who has, and who has not. By examining both the political and economic proportions of the situation, I will expose the links between the dominance of free market ideology, rising inequality, the decline of the transfer state, and the lack of living-wage jobs for all who need them.

The Class Politics of Deficits

Eighteenth-century philosopher Adam Smith (sometimes referred to as the Godfather of Capitalism) provided some insights in *An Inquiry into the Nature and Causes of the Wealth of Nations*. Smith, who recognized equality of conditions as an important feature of a free and just society, wrote, "Wherever there is great property, there is great inequality." Smith recognized class-biased policy, or a government run by business, to be detrimental to the democratic masses. He pointed out, two centuries ago, that "the vile maxim of the masters [capitalists]" could be summed up as "all for ourselves and nothing for other people." As Smith observed, "the very end of [government] is to secure the rich from the poor." The facts that there is class conflict and that the rich and powerful can mobilize state power to serve their interests were truisms to Smith.

The idea that the central objective of government ought to be to make the rich richer was the basic thrust of conservative political parties in the U.S. from the John Hamilton Federalists through the Henry Clay Whigs and from the William McKinley Republicans of the William Jennings Bryan populist era to the present. In the 1980s, the Reaganites recrowned the class-based policy as supply-side economics. In the 1990s, Gingrich and his followers called it the Contract with America.

It is no secret that conservatives have never favored Social Security, welfare, Medicaid, Medicare, unemployment benefits, public education, subsidized housing, or disability spending.

For instance, Bob Dole, who has had his health insurance paid for by the federal government for over 40 years (Harpers Index, Oct. 1994), bragged to the American Conservative Union, "I was there fighting the fight, voting against Medicare [the only health care for many disabled]. . . because we knew it wouldn't work in 1965." But Dole did not complain that it "wouldn't work" for Gallo's wine corporation to receive the well-over $46 million it received from the government to pay for overseas advertising (*Washington Post*). In conservative logic, business deserves to be a benefactor of public subsidies, but the common people do not.

David Stockman, after leaving his position as President Reagan's budget director, explained the less obvious reality: the true reason "why the conservative, anti-spending party [GOP] ended up ratifying a half-trillion-dollar-per-year Welfare state" is a "modern dirty little secret of the Republican Party." Wrote Stockman, "The conservative opposition helped build the American Welfare State brick by brick during the three decades prior to 1980." What better way to wipe out social spending, than to design it for failure?

Economist Walden Bello, describing the GOP's goals during the Reagan regime in *Dark Victory*, wrote, "The [goal] was the dismantling of the New Deal's social contract between big capital, big labor, and big government." Market theorist Friedrich von Hayk explained in 1985, "Reagan thinks it is impossible to persuade Congress that expenditures must be reduced, unless one creates deficits so large that absolutely everyone becomes convinced that no more money can be spent." Under Reagan, the U.S. became the largest debtor nation in the world. In 1990, 80 percent of all government borrowing went to pay the interest on the debt; by 1992 the debt was $4.2 trillion. What better way to get rid of the welfare state than to get rid of the funds for it?

Stockman, the former Reagan-insider, validated Bello's theory and von Hayek's observation in an interview with author William Greider when he revealed that Reagan-era budget deficits were intended to place the GOP in the position to claim that they had to "logically" slash social spending to avert a national financial crisis and "balance the budget." Reagan mounted a rollback campaign. Calling regulatory activity burdensome to business, he unsuccessfully sought to kill Section 504 of the Rehabilitation Act, the first civil rights bill that protected disabled people from federal discrimination. His administration succeeded in its target on social service spending: it undercut 75 percent of the housing subsidies which had allowed many to live outside of institutions; it gutted SSI to the extent that 33 percent of those needing the program were no longer being reached; and it cut Legal Aid services. Reagan unjustly dumped 490,000 people from the Social Security disability roles. While his administration claimed that 26 percent, or approximately one million of the individuals receiving disability benefits were doing so fraudulently, SSA was ultimately able to eliminate 290,000 people, or 7 percent, from entitlement.

Following in Reagan's footsteps, global institutions proclaimed that draconian cutbacks were inevitable in the interests of fiscal prudence and austerity and balancing the budget. For instance, the Organization for Economic Cooperation and Development claimed, "what was once . . .considered as a central achievement of the welfare state is now being evaluated differently." Meanwhile, the International Monetary Fund said that "to assume that real 1980 benefit levels can be held constant is not realistic"; and the *Christian Science Monitor* (11 Oct. 1995) reported, "as the world's finance leaders meet in Washington this week for the joint annual meeting of the International Monetary Fund and the World Bank, many of the world's governments - from industrialized Europe to even a few in Latin America - are looking for ways to reduce their costly role as provider of a safety net to the people." The *Monitor's* writer declared outright that "political leaders know that their toughest challenge is galvanizing the necessary public support at home for trimming various social expenditures."

The think-tank Citizens for a Sound Economy was a chief supporter of the rollback doctrine of the century, the Contract with America. Its aims were to end entitlements, to do away with regulations that protect our health and safety, and to lower taxes for the rich. Citizens' chairman, C. Boyden Gray (regulatory hatchet man for the Bush administration and heir to the R.J.

Reynolds fortune), led the effort with financing from Fortune 500 corporations. In keeping with its corporate sponsors' goals, Citizens' vice president Nancy Mitchell proclaimed, "we cannot do it [get rid of the deficit] unless we are willing to take on the 800-pound gorilla called entitlements." (Citizens is a member of the Coalition to Save Medicare which advocates for reducing Medicare funding).

According to the National Committee for Responsive Philanthropy, the Citizens' project produced more than 130 policy papers, conducted 50 different advertising campaigns, appeared on 175 radio and television news shows, placed 235 op-ed articles, and received coverage in more than 4,000 news articles in 1995 alone. From 1992 to 1994, twelve conservative foundations controlled assets of $1.1 billion and awarded $300 million in grants to the right-wing political agenda - privatization of government, deep reductions in federal anti-poverty spending, industrial deregulation, and the transfer of responsibility for social welfare from federal coffers to state and local government and charities.

In step, the GOP revolutionaries, through the Contract with America, sought to dismantle AFDC and to roll back Social Security, Medicare, and Medicaid. House Speaker Gingrich admitted as much when he said that his proposed changes to Medicare would allow it "to wither on the vine" (*Los Angeles Times*, 24 Oct. 1995). The 104th Congress pressed onward placing the blame for the deficit on the welfare state and on programs like AFDC, unconcerned that the facts ran contrary to their claims. For example, in 1994 Nancy Folber, of the Center for Popular Economics at Amherst, estimated that when direct benefits and tax breaks (masked welfare payments) were considered, the average household with income under $10,000 received about 60 percent of the welfare provided to households with income over $100,000. In 1993, total payments for food stamps amounted to $25 billion, welfare and family support to $16 billion, and Supplemental Security Income (poor, elderly, disabled) to $21 billion. Comparatively, $49 billion went for deductions for interest payments (mostly on mortgage payments), with 80 percent benefiting families with incomes over $50,000. Farm price supports, again benefiting the wealthy, amounted to $16 billion. Total payments to the poor, meanwhile, "add up to less than the three largest tax breaks that benefit the middle class and wealthy: deductions for retirement plans, the deduction for home mortgage interest, and the exemption of health-insurance premiums that companies pay for their employees."

In the U.S. there are two welfare transfer systems: the private one, disproportionately benefiting the rich, based on their ownership of financial assets; and the public one, the social safety net. But any plans to trim benefits for the well-off were exempted from the budget debate. The Gingrichites mirrored Reaganite tax cuts of the 1980s which had benefited the wealthy class at the expense of everyone else. In the 1997 Budget, for instance, the GOP sought to eliminate the estate tax entirely for those 1.8 percent of the population wealthy enough to have an estate. They settled for a capital gains tax cut instead noting that the majority (85 percent) of this cut went to families with incomes over $200,000. (According to the Center of Budget and Policy Priorities, the real cost of this cut to taxpayers is $250 billion.) While the GOP managed to reduce taxes on the richest one percent by more than $16,000 each year, the average tax cut for middle-income families and individuals was less than $200.

On behalf of corporations, the 105th Congress proposed to end the minimum corporate tax altogether. Although this failed, between 1980 and 1993 corporations still managed to increase dividends to stockholders over 250 percent. Over the past 15 years the Standard & Poor's 500 index, the measure for how blue-chip, corporate America is doing, rose 574 percent. With the richest one percent owning 46 percent of all stocks and the richest ten percent owning 90 percent of all stocks, the wealthy clearly are benefited more than anyone else from the neoliberal period of government economic-restructuring. The *New York Times* described the Contract with America as "the greatest attempt in modern history to reward the wealthy at the expense of the poor." And the results are in: the poor shouldered the burden of the rollback campaign. The Urban Institute reported that 93 percent of the cuts to entitlement programs - food stamps, welfare, SSI, subsidized housing - passed by the 104th Congress and signed by Clinton affect poor people.

Hence, in the richest nation in the world, between 20 and 30 million Americans suffer from hunger and hunger has increased by 50 percent since 1985. Over 40 percent of those being served in soup kitchens are working poor, those who work but do not earn enough to pay for the basic necessity of food. According to a report by the Census Bureau, about 49 million people lived in a household whose members had difficulty satisfying basic needs. One in five could not make mortgage or rent payments, failed to pay utility bills and/or had service shut off, did not get enough to eat, needed to see a doctor or dentist but did not, or otherwise could not meet essential expenses.

Democrat-Republican Collusion: Ratcheting down the Safety Net

The response of all government, whether dominated by Democrats or Republicans, was to adopt the austerity rhetoric, rather than to refute it. Conservative Douglas Besharov of the American Enterprise Institute wrote in the *Washington Post* (1 Nov. 1995), "Bill Clinton is as responsible as the Republicans for what is happening to welfare in America." When "New Democrat" Clinton trumped the conservative Reaganite theme by proclaiming that "the era of big government is over" and chanting "more empowerment, less entitlement," neoliberalism became the dominant ideology of both the Republican and the Democratic parties.

As the right defined the problems - welfare, children's SSI, food stamps, Medicare, Medicaid, benefits for immigrants - after an insignificant protest Clinton signed GOP legislation damaging the public's welfare. For instance, Clinton allowed $50 billion to be siphoned from food stamps (funding dropped from 80 cents to 66 cents per meal) and allowed cost-of-living adjustments to be removed from the food stamps program as well as $20 billion to be siphoned from aid to legal immigrants.

In addition, Clinton has done nothing to undo Reagan's slashes to SSI. Rather, his 1997 budget sought to save $596 billion during seven years by tightening SSI eligibility rules. The new definition of disability for children's SSI, for instance, tightens the requirements to "a finding of a listed impairment that results in marked and severe functional limitations and that can be expected to last for 12 months or result in death." While Clinton did insist on preserving the Medicaid disability entitlement when the House wanted to abolish it, he also waffled on block grants, conceded that cuts are necessary to entitlements, and proposed a per-capita cap on Medicaid benefits. He signed GOP legislation attached to the Contract with America Advancement Act (four days after it hit his desk) which eliminated drug addiction and alcoholism as disability categories.

When Clinton signed the Personal Responsibility Act and Work Opportunity Act (1996), or welfare reform, he eliminated another category: disabled legal immigrants on SSI. At the same time, he severed thousands of children from the SSI rolls. Welfare reform policy changed the eligibility rules for children - even though SSI, a program for people who cannot work, had nothing to do with personal responsibility or work opportunity. Clinton did not insist that the misplaced provision be dropped because it was part of the Social Security disability regulations for children. Instead, the New Democrat remarked that the Act "had serious flaws that are unrelated to welfare reform," but said he believed it was his "duty to seize the opportunity it gives us an end to welfare as we know it." As a result, in the years 1995-1997, the Social Security Administration removed 263,000 low-income children with disabilities from SSI/Medicaid which is often the only form of health care available to a child with a disability. (The American Bar Association stepped in to see that many of these children were put back on SSI, via an appeal before administrative law judges.) In 1998, Clinton restored SSI and Medicaid eligibility to an estimated 12,000 elderly and disabled legal immigrants whom the Social Security Administration had coded as not qualified under welfare reform, but the restoration only applies to those who were in the U.S. before August

22, 1996. All others can never rely on assistance no matter how disabled or old they may become.

When Clinton ended "welfare as we know it," he eliminated Title IV of the Social Security Act (AFDC) and so ended the sixty-year-old federal protection for the poor guaranteed by FDR. The stated intent of this reform was to move women out of poverty, but the neoliberal Clinton never answered the question, where are the secure, living-wage jobs for these mothers? The Act has thrown millions of mothers (some disabled but not on disability programs) with no substantive training into a highly competitive job market. How have they fared? A 1997 Wisconsin study of the transition period, by John Pawasarat of the University of Wisconsin at Milwaukee, found that 75 percent of those hired had lost their jobs within nine months. Only 28 percent sustained projected annual earnings of $10,000 for two consecutive quarters. Often, the work is often part-time, low-paying, and quick to end. When the Children's Defense Fund and the National Coalition for the Homeless reevaluated the status of former welfare recipients in 1998, they found that only about 50 to 60 percent of those who leave welfare are working and they typically earn just $5.50 to $7 an hour - too little to lift a family out of poverty. Reports from the state of Wisconsin show that 38 percent of those severed from welfare have no job (or benefits, either). Other data reveals that only 16 percent found a job above the poverty level, there are 2.5 applicants for every entry level job in the state, and only 4 percent of low-skill jobs pay a livable wage.

When Clinton signed welfare reform, he took the first significant step to undo New Deal entitlements which only a Democrat could get away with. The "liberal" President moved his party to the right of Richard Nixon (who signed the original SSI legislation in 1973). The 1990s debate was no longer over cuts versus no cuts; it was over "how much" and "how can it be sold?" Both parties called for deep cuts to entitlements and social programs to balance the budget. In 1995, the GOP proposed to cut Medicare $270 billion while Clinton proposed $124 billion. The GOP wanted to cut $72 billion from Medicaid, Clinton, $59 billion. The GOP proposed to cut Medicare $270 billion, Clinton proposed $124 billion.

The Balanced Budget Act (BBA) that Clinton signed in 1997 was said to be a measure that would restore fiscal responsibility to Congress. What it really does is prohibit Congress from creating new programs no matter how badly they may be needed. It cuts back on others no matter how much good they may be doing. The Act, for example, contained the largest reductions in federal Medicaid spending since 1981. According to the Center on Budget and Policy Priorities, the legislation is projected to achieve gross federal Medicaid savings of $17 billion over five years, and $61.4 billion over ten years. After the legislation's offsetting increases in Medicaid spending are accounted for, the legislation is estimated to achieve net federal Medicaid savings of $7.3 billion over five years and $36.9 billion over ten years. According to the Congressional Budget Office, Medicaid reductions account for 9.2 percent of the $402 billion in net reductions in federal outlays from all of the Act's provisions over the next ten years.

The bipartisan consensus which forged the 1997 budget agreement was heralded by both parties as a balancing of social programs with tax cuts. But the Center on Budget and Policy Alternatives pointed out that the budget plan was, in fact, a measure that provided for the decline or expiration of social program initiatives after a few years. Some examples:

* The funding meant to protect some low-income elderly and disabled people from the costs of increased Medicare premiums will terminate after 2002.

* The child-health block grant, purporting to provide expanded coverage to some of the children of the poor and working poor, will actually provide coverage for fewer children each year because the funding either freezes or declines for a number of years.

* The $3 billion annual funding to states and cities to help move those on welfare into work ends in 1999.

* The restoration of SSI to legal immigrants only applies to those who were in the U.S. before August 22, 1996 (all others can never rely on assistance no matter how disabled or old they may become).

Of political import is the fact that funding for all social programs - which already falls short - will decline from $46.7 billion in five years (2002), to $39 billion in the second five years (2007). Congressional tax cuts balloon each year, resulting in a loss of income for government programs of $15.7 billion in 2007. Since the BBA set overall spending caps, all programs (such as housing, health care) must compete with other funding needs (such as veterans, environment, NASA).

In 1998 came the House Budget Resolution which directed the House Commerce Committee to further cut mandatory spending by a total of $18.6 billion between fiscal year 1999 and 2003. The resolution assumed that almost 25 percent of the reductions in mandatory spending - $13.5 billion - would be generated from cuts in health care programs - programs that serve almost exclusively low-income families, children, elderly, and disabled persons. Medicaid and Medicare are likely to be ongoing targets for chipping away spending in the years to come.

The reality of these rollback measures hit home during the Disability Rights Movement's recent effort to pass Return to Work (RTW) legislation in 1999 which would have extended Medicare to working PWDS. Despite the government showing a trillion dollar budget surplus, members of Congress first balked on costs of RTW, then upheld that funding would have to come from cuts in other entitlement programs and not from taxes. Additionally, a six year limit was set restricting the period in which working PWDS could buy into public health care.

Directly on the heals of the RTW debate came a $864 billion tax cut proposal from Representative Bill Archer of Texas, 45 percent of which would benefit the top one percent of the population (the largest tax cut proposal since Ronald Reagan's administration). The Center on Budget and Policy Priorities warned that Archer's tax cut actually contains mammoth costs just as the baby boom generation begins to retire and when non-Social Security surpluses begin to level off and decline. The implication: Medicare, Social Security, and other public funding will be threatened if this tax measure passes because tax dollars now available for these programs will be diminished in the future.

Already, the consequence of two decades of neoliberal tax cuts and the Balanced Budget Agreement is that all identity groups, such as the elderly, women, children, PWDS, and minorities, face a "hocked" future, a zero-sum game, where one oppressed group gets pitted against another in competition over a greatly reduced public pie - no matter how big the budget surplus may become. Bipartisan consensus, the holy middle, is a false consensus born from suppressing the alternatives in a neoliberal era where both parties represent the interests of business.

Hollowing the Middle Class Means Further Safety-net Rollbacks

Economically speaking, the transfer crisis and ensuing rollback of public programs is the consummation of the hollowing out of the middle class. The U.S. social safety net, for instance, is financed in large measure by the middle class who pay the burden of taxes on their wages. But over the past thirty years, the incomes of the working middle class have been lowered; real wages have fallen for 80 percent of the workforce. The tax base has shriveled and the transfer state is in jeopardy (see James K. Galbraith, *Created Unequal: The Crisis in American Pay*). National reports of low unemployment and rhetoric about the "strong new economy" only obscure the fact that overall wealth and income disparities are greater today than at any time since 1947 when such information was first collected. An overview of the distribution of wealth in the world-economy reveals that the U.S. remains the richest, most influential country in the world, but also has the greatest wealth/poverty polarization of any first world nation. John Coder, of the U.S. Bureau of the Census, compared income distribution and poverty in about a dozen countries based on a 1989 study. He found the U.S. to have the largest share of poor-to-rich as well as the smallest middle class. The U.S. had the highest number of poor of any nation studied and ranked third in having the highest number of rich; and eighth in the numbers of the middle class. Translated, the U.S. ranking reveals that about 10 percent of the U.S. population own or control 77 percent of the nation's total net wealth (nonresidential), inclusive of all stocks, bonds, real estate, and assets of any kind while the top 1 percent alone holds 43 percent of that wealth. The top 1 percent of the U.S. population, then, maintains a larger share of wealth than does the bottom 90 percent of the population, *with the top 10 percent owning over twice as much as the rest of the citizenry.*

How has this come about? As economists Lawrence Mishel, Jared Bernstein, and John Schmitt explain in their book *The State of Working America*, the kind of economic growth in the U.S. over the past thirty years led to a larger share of families with higher incomes, but it has also led to an increase in the share of families with low incomes. The combination of these two patterns means that fewer families reside in the middle class. This disparity is due, in part, to the fact that over the last fifteen years there was greater capital income (from rent, stock dividends, interest payments, capital gains) and lower labor income (wages). Since most families receive little or no capital income, this shift has had a substantial impact on income distribution. Income from investments and property (e.g., interest, dividends, rents, land and mineral royalties) was growing two to three times faster than income from work (wages, salaries). In addition, the tax burden was greatly reduced for the wealthy (via capital gains) and corporations and was shifted onto the middle class (via wages). In hard numbers, by 1997 the net worth of the top 1 percent was about $10 million, up 11.3 percent from 1989, while over the same period the net worth of middle-class families fell by 2.9 percent (Economic Policy Institute). In addition, personal debt levels are at historic highs for the middle class group: between 1989 and 1995 the share of households with zero or negative wealth (owing more than one owns) increased from 15.5 to 18.5 percent of all households. Yet, as pressures increase on the middle class, the tendency to cut federal government spending arises in response. Since military spending (which is over 50 percent of the discretionary budget) and corporate welfare (government subsidies to business total over $125 billion per year) are not considered for cuts (those ideas are buried, politically) that leaves redistributive transfer payments as the easy target. The rhetoric that damned welfare queens, cheats, and crazy money strongly served to generate public consensus that transfer payments should be the first to go. But some economists (James K. Galbraith, among others) warn that now that the anti-welfare campaign has seen success, investment bankers "from the secure bastions" of Wall Street are leading a "campaign against the Social Security system," in an ongoing assault against the public transfer state. Since Social Security is a popular program and it works, *Wall Street* author Doug Henwood explains that the privatization agenda that was once the obsession of only the libertarian right, but is now playing center stage, "has to be sold deviously."

The Congressional and President's Commissions on Social Security indeed recommended death blows to the system through cuts in cost-of-living adjustments (COLAs) and through partial privatization. Ending COLAs would drastically reduce future benefits while the plan to partially privatize Social Security promises to be a boon only to a salivating Wall Street, who will not only collect fees by brokers investing Social Security retirement dollars ($240 billion by the year 2010, according to the *Washington Post*), but will also enjoy the billions of dollars that would be added to the corporate investment kitty. The irony of proposing a market based solution to save Social Security is that, originally, Social Security was set up to protect people from the consequences of such market failures as seen in the Depression era. The dangers of privatization for the six million workers with disabilities on the Social Security program are twofold: the privatization plan would take millions of dollars out of the overall Social Security fund, shrinking available funds for disability insurance, and privatization would offer no method of guaranteeing younger workers disability and survivorship benefits.

President Clinton has said he hopes his legacy will be to reform Social Security and Medicare. The neoliberal Clinton favors placing a portion of the Social Security funds into private accounts and directing a portion of the budget surplus into stock market index funds (a gift to Wall Street and large corporations) to be owned by the Social Security Trust Fund. But economist Galbraith succinctly frames the macroeconomic equation arguing that, unless the distributive problem is fixed by equalizing incomes in the country, the government will continue to roll back the social contract (redistributive system) including middle class entitlements.

The Employment Hoax: the "Natural" Unemployment Rate

Traditionally, disabled people were placed in that unemployable category of people referred to as the surplus population or as being irrelevant to the current political/economic system. Now that more disabled people can work with a reasonable accommodation (provided work penalties in Social Security policy are removed and quality health care is made dependable), there is the potential for many to join the workforce. Theoretically, PWDS wanting work (as many as 7.8 million) and those potentially coming off public benefit programs under the Social Security Return-to-Work program, represent an influx of tens of thousands of job seekers to newly compete with and join the ranks of labor.

The civil rights mantra of equal opportunity presents the illusion that it can resolve the unemployment issue. If civil rights can rid the world of discrimination, then everyone can get a job, work hard, and make it to the top. But the American capitalist paradigm that creates the surplus population and leaves large numbers of people unemployed and in poverty is *designed* with that surplus in mind. Nobel laureate William Vickrey, in his presidential address to the American Economics Association in 1993, said that "one of the most vicious euphemisms ever coined," was the "so-called natural unemployment rate" (Collins). Vickrey is referring to the fact that economists do not concern themselves with the large numbers of the people who are left jobless because (they reason) such a threshold of unemployment is necessary to avoid inflation and to maintain the health of the American economy. The Federal Reserve connects low unemployment with inflation and, since the 1970s, has assumed the task of fighting inflation by raising interest rates, slowing economic growth, and keeping unemployment in check. When the unemployment rate drops, the Fed will traditionally adjust interest rates upward to discourage more employment hoping to prevent inflation and keep wages down.

The number of people affected by the natural unemployment ideology is rising and it must be made a significant part of the discussion about unemployment. The Bureau of Labor Statistics puts official unemployment at 5.9 million (July 1999), but another 3.3 million people work part-time when they would rather have a full time job and 4.5 million who need jobs are off the recording charts because they gave up looking and are not counted. The real jobless rate is closer to 13.7 million or 9.5 percent of the population - more than twice the official rate.

If PWDS are added in, the jobless rate increases substantially. There are 17 million working-age people with disabilities, 5.2 million of whom are working. According to the 1998 NOD/Harris survey, seven out of ten among those with disabilities age 16-64 who are not employed say that they would prefer to be working - that is about 7.8 million people. In addition, there are indications that PWDS may be significantly *under*employed (that is, they prefer a full-time job when they have a part-time one). Between 1981-1993 the proportion of PWDS working full-time declined by 8 percent while PWDS disproportionately experienced a large increase in numbers working part-time for both economic and non-economic reasons.

Essentially, then, about 20 million working people are condemned to permanent economic slavery - either through compulsory unemployment or through employment at low wages - caused by the Federal Reserve's monetary policy of social engineering the unemployment rate. At 4.2 percent, the current unemployment rate is the lowest it has been since 1970, at the bottom of Federal Reserve tolerance for controlling inflation (traditionally set at 5-6 percent). This means that the possibility of assimilating 7.8 million PWDS into the workforce appears impossible as long as the Federal Reserve uses interest rates in the war against inflation and as long as full employment goals are sacrificed to meet that end.

Up against such monetary policy, past remedies such as civil rights and affirmative action, though still necessary, are undermined when large numbers of unemployed (the surplus population) buoy the entire economic system. In other words, the unemployed make it possible for the haves to have. This is certainly not a system that could be called one of equal opportunity. It is more like a pyramid scheme where 4 percent, 6 percent, or 10 percent of the population gets left out of the game at all times. No one in government wants to tell the American people that Wall Street and Federal Reserve policies actually promote unemployment for the many and bestow unimaginable wealth on the few.

Other Nations: a Free Market Imposes Global Austerity

A 1993 United Nations study, *Human Rights and Disabled Persons*, estimated that there are 290 million people with moderate to severe mental or physical disabilities in the world, 200 million of whom live in the underdeveloped nations. The report documents the fact that, in some countries, children with disabilities are often killed or die from neglect:

> Handicapped people remain outcasts around the world, living in shame and squalor among populations lacking not only in resources to help them but also in understanding. And with their numbers growing rapidly, their plight is getting worse. We have a catastrophic human rights situation. . . .They are a group without power.

But it is certain that the issue is not singularly one of disability empowerment. Free market ideology and International Monetary Fund and World Bank policies had a brutal impact on the poor majority in underdeveloped nations while benefiting giant corporations, foreign investors, and local elites in business. Walden Bello explains, in *Dark Victory*, that multinational corporations viewed the existence of social contracts between government and the people as a "key constraint on corporate America's ability to compete" on a global scale. The IMF imposed such conditions as reducing wages or wage increases to make exports more competitive thereby radically reducing government spending, including spending on health, education, and welfare, and extracting austerity over the years from local governments to the extent that the few social services that remained were gutted.

Neoliberal economic policy managed to shove millions more people into poverty in the latest world recession alone. By the late 1990s, markets had crashed in Thailand, Russia, Japan, Korea, Indonesia, Malaysia, and Mexico bringing greater inequality, poverty, and record unemployment - which is impacting not only poor people, but the middle class. The *Washington Post* ("Middle Class is Plunging Back Into Poverty," 6 Sept. 1998) reports there were about 5 million people unemployed in Indonesia last summer; another 1 million people lost their jobs in South Korea in 1998; and 2,000 people a day are losing jobs in Thailand. There is a good chance many people in these nations will die premature deaths. Some 11 million Third World children are dying of poor health care and malnutrition. Any decline in overall economic conditions serves to thwart PWDs' survival and dashes hopes for advancements that would improve their standard of living, such as obtaining health care and equipment like wheelchairs and getting an education. Yet, in May 1999 the World Health Organization (a body of the United Nations), in an abrupt reversal of direction, announced that health care must be rationed if serious disease is to be conquered (Murray). The argument was that it did not make economic sense to try to provide comprehensive medical services for everyone. As David Nabarro, project manager of the WHO campaign, Roll Back Malaria, explained it, "Economic issues are now at the center of health."

Unresolved Solutions

The political economy is, and will be, a determining factor in the economic advancement (or lack of it) of all identity groups in the next century. PWDS have in common with other peripheralized people a subordinate position in the capitalist world economy. Neoliberals point to the free market as the solution to our social and economic needs, but the market is not synonymous with human freedom and, in fact, is becoming further disconnected from the goals for the common good. Lack of access to private health care is a prime example. The 1998 Census Bureau's Current Population Survey shows that the number of Americans without health insurance is growing rapidly. In 1997, there were 43.4 million people without insurance, an increase of approximately 1.7 million from the year before. Examining details, the Census Bureau found that approximately 71.5 million people lacked health insurance for at least one month (during the most recent three-year period examined by the Bureau). As a result, nearly three out of every ten Americans experienced a significant period without health insurance, most losing coverage for over five months. Significantly, the overwhelming majority of people without health insurance coverage are in working families where the employer does not offer health care coverage. They may be "workers who were laid off several months ago and cannot afford to pay for COBRA coverage or they may be low-wage workers whose employer offers health insurance, but the premiums, deductibles, and co-payments are unaffordable. [They are]. . .men and women, black and white, disabled and nondisabled."

The question that begs asking is: if identity groups saw their plight as an issue of capital versus labor, capital versus the social safety net, capital versus democracy, would we have focused on forging universal solutions like job creation, full employment, mandatory living wages (or in the absence of a job, a decent livelihood), and universal healthcare - solutions which enjoy some consensus that everyone would be better off? Part of the reason that practitioners of identity politics have shunned the class based politics of the traditional left is because so many old line leftists are hostile to their concerns. The progressive movement has been slow in deconstructing its own elitist tendencies and it has certainly been slow in embracing the Disability Rights Movement.

But it is unrealistic for the Disability Rights Movement to expect resolutions to social injustices by using free market principles because if left to individualist values the free-marketeers would do away with government supported mutual responsibility. Carried to the Nth degree, an unfettered market would mean no civil rights, Medicaid, Medicare, Social Security - nothing for individuals who cannot pay their own way which would leave millions out in the cold (except, of course, the rich, who transcend these natural laws via inheritance money in the bank). The remedy to disabled people's historical exclusion is a strong government that acts on behalf of socially just, inclusion principles. It takes a strong government, independent of the moneyed interests, to remove the barriers that the skewed market system erects. Our interests are far more in alignment with values of cooperation and community than with the free market, unfettered competition, and individualism.

Standard economic history recognizes that state intervention played a key role in positive economic growth. As government can play a role in creating greater inequality, government interference in the market can also play a chief role in equalizing income. For example, the *Luxembourg Income Study* of global income and poverty conditions shows that when government policies take from the rich and give to the poor, income distribution is leveled and poverty is reduced. In Sweden, for example, 35 percent of the population was poor before redistributive transfers and 5 percent after, a reduction in poverty of 85 percent. In the U.S., 28 percent of the population was poor before transfers and 17 percent after, a reduction of 39 percent. Of course, not all welfare states go about redistribution the same way.

The liberal nations (the predominantly English speaking countries with the U.S. at the extreme) interfere the least with market behavior and outcomes. It is not surprising, then, that the liberal countries have the least egalitarian income distributions and the highest poverty rates; the social democratic countries have the most egalitarian system; and the corporatist states fall in between. In fact, between 1980 and 1990 the liberal countries (including the U.S.) saw the largest rise in poverty rates, the social democratic ones the least, and the corporatist ones came down the middle. In addition, studies show that countries who, like the U.S., targeted means tested systems report higher poverty rates than those with broader systems. Walter Korpi and Joakim Palme explain that this is so because targeted or need-based systems weaken popular support for redistributionist politics setting working and middle class taxpayers against poor beneficiaries. In countries with broad or universal social support systems, the working and middle class taxpayers appreciate their benefits, even if some public money is paid to affluent beneficiaries who do not need it.

The democratic socialist welfare states, then, are way ahead of the U.S., in both providing security for the middle class and in greatly reducing poverty. The social contract between business, labor, and people was strongly enforced in these nations to the benefit of the populace. But today, as the architects of capitalism, the banks, the corporations, and the wealthy weld power over government to act in their best interests, even the social democratic nations are faltering under the influence of global capital.

But what to do? If we are honest, that question must lead to an examination of democracy. The fact is that giant corporations and investors control our political life and they have shifted both parties to the free market ideology of the right. The challenge is, how can we get beyond our current social adolescence and build an inclusive, more equitable, and creative community where the economy serves people rather than enslaving them? The question seems to be, how can people with limited power organize a mass based politics which will better the lives of the entire population in the long term and will not simply exchange one type of plunder for another?

In a United Nations Human Development Report called *$40 Billion A Year*, there are estimates that the additional cost of achieving and maintaining universal access to basic education for all, basic health care for all, reproductive health care for all women, adequate food for all, and clean water and safe sewers for all is roughly $40 billion a year - or less than 4 percent of the combined wealth of the 225 richest people in the world. This finding could be a point of departure for a mass-movement, inclusive of the Disability Rights contingent. Solutions will require both a public arena and a democratic process. It seems the goal of all identity groups should be to engage in a democratic process starting with a search for more ways to discourse with one another on common ground matters. Whether this means reviving town meetings along with creating Internet forums, where these discussions can result in action, or achieving goals through some other means, we need to cross identity boundaries to build not only a resistance to neoliberalism, but an alternative to it.

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