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Date: February 11, 2026 - Disability Advocacy Day

To: House Committee on Ways & Means; Senate Committee on Finance

From: Vermont Coalition for Disability Rights

Regarding: Testimony from Ed Paquin, VCDR Steering Committee Member

Thank you for the opportunity to share some thoughts with you on this Disability Advocacy Day. I am Ed Paquin, a member of the VCDR Board, a Communication Support Specialist, former director at Disability Rights Vermont, and a six-term former member of the House of Representatives. Today I would like to share some perspectives from the disability community as we ask you to "Write Disability Rights into Every Bill!"

First, I would like to share some thoughts about "who" we are. Not as an advocacy group, but as a significant part of your constituency. Attached is a description I put together in 2009 that is outdated in its precise numbers but accurate, I think, in the overall picture it gives of the people you represent as you shape state policies. Please look it over when you can, and I will point out a few things now. Roughly one fifth, and possibly as much as one fourth of Vermonters have a disability as defined by the Americans with Disabilities Act (ADA.) When we think about these folks we often don't think about older Vermonters whose functional impairments have come with age, or people who've acquired limitations on the job. As we see on page 5, Social Security is a basic support for many if not most of your constituents with disabilities. And what I didn't point out is that once people reach their retirement age, their SSDI becomes regular Social Security, so many more don't show up in the numbers shared in this document.

People with disabilities often need support and assistance with their activities of daily living (ADLs,) like basic mobility, bathing, toileting and eating. And often with instrumental activities of daily living (IADLs,) which are more complex needs like cooking, shopping, managing money, and running a household.

Last year the Senate recognized the challenge that families face when providing uncompensated care by passing S.51, which provided a refundable tax credit of up to \$1,000/year to caregivers providing 20 hours/week. The findings of that bill are well worth revisiting as they put numbers on and characterize the role of unpaid family caregivers. I would add that it is not unusual that caregivers themselves are often living with their own disabilities.

S.51 as passed the Senate: <https://legislature.vermont.gov/Documents/2026/Docs/BILLS/S-0051/S-0051%20As%20Passed%20by%20the%20Senate%20Unofficial.pdf>

When S.51 passed, it did include provisions that might help people with disabilities, particularly elders or those with military service. It did not include the help for unpaid caregivers, and this is worthy of reconsideration.

I want to again refer to the Disability Advocacy Day theme of including rights in every bill. We can see from the information I shared earlier that this demographic must include many renters but also many who own their own homes. Circumstance, injury, long-term disability, age, etc. place many of your constituents with disabilities at lower income levels than their non-disabled peers, often relying on Social Security as their primary means of support. These are the folks who can get hit the hardest by rapidly rising property taxes. As you consider measures to address the challenge of funding education, you should keep in mind your folks whose disability either makes gainful work difficult or that stands in the way of finding the employment they need to meet their basic needs. Your committee should look at the societal context in which you are shaping tax policy.

There are bigger issues than I can address as you look to modify or completely reinvent the way we fund schools, particularly with a view towards reducing what is spent on education. We should be confident we can answer basic questions before we make fundamental changes that move the nexus of decision making away from our communities to a state agency or some other more centralized structure yet to be created. Has the state agency been able to definitively show that consolidation saves considerable money? Will the new structure significantly reduce cost drivers like health insurance and increasing mental health and other social needs, particularly those that have risen over the course of the COVID-19 pandemic? These issues can profoundly affect your constituents with disabilities. I served in the legislature when state aid was distributed through a “foundation formula” and could give a sense of how that worked in this building in practice, but I’d rather look at a near-term issue.

The administration and legislative leaders have looked at the current prospect of large property tax increases and have floated the idea of making a one-time addition to the Education Fund, as has been done in the past. From the perspective of middle and low-income Vermonters with disabilities I would urge the Committee to look at this in the broadest context of affordability without oversimplifying the effect of tax increases across society. In the last generation, the job of funding government services has fallen more and more on low and middle-income Vermonters as federal tax cuts have largely favored higher income Vermonters. Please direct any injection of funds to those most in need, those most in danger of losing their homes to increasing cost-of-living, low-income Vermonters, who we know are disproportionately people with disabilities.

I am including some graphic materials published by Public Assets Institute which illustrate:

- **The rate of growth in education spending over time (#1)**
- **Education taxes as a percentage of all state and local taxes (#2)**
- **How education spending compares to what we spend on health care (#3)**
- **How the % of income paid in taxes declines for the highest incomes (#4)**
- **How property taxes follow the same pattern (#5)**
- **How home value indicates overall wealth, or doesn't (#6)**
- **Who benefits the most from the recent round of federal tax reductions (#7)**
- **The same for previous "rounds" of tax cuts (#8)**

Please think about your low and middle-income constituents with disabilities and how difficult large increases in property taxes disproportionately affect people who have not benefited from large federal tax cuts. If there is state property tax relief to be offered this year, please direct it to your folks who are really on the edge, trying to meet their needs on fixed or low incomes.

We really appreciate the opportunity to speak with you today and thank you for taking on the difficult work that you do here!

Ed Paquin

Note: Here is the distribution of income by quintiles used in the PAI materials:

Lowest 20% = \$0 - \$27,500

Second 20% = \$27,500 - \$55,400

Third 20% = \$55,400 - \$83,000

Fourth 20% = \$83,000 - \$135,900

Next 15% = \$135,900 - \$240,200

Next 4% = \$240,200 - \$588,500

Top 1% = Over \$588,500

The mission of VCDR is to advance the human and civil rights of people with disabilities to ensure full and equal participation in all aspects of community life and the political process.

VCDR thanks the Vermont Developmental Disabilities Council, VCDR members and friends for their contributions and support of our work.



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People with Disabilities in Vermont *Who are they/WE!?!?*

Here are some FUN FACTS, except that these are actually true!

WE HAVE A POPULATION OF ABOUT 621,270 in Vermont. (estimate for '08)

466,000 of those Vermonters are over 18 years old and (according to the Behavioral Risk Factor Surveillance Survey) of those, 89,000, or 19.1% are people with disabilities.

People 5 yrs. and older in VT 582,765 total **93,507** w/d or 16%

| | | |
|----------------------------|---------|---------------------|
| 5-15 yrs old in VT | 80,992 | 7,227 w/d or 8.9% |
| 16-20 yrs. old in VT | 48,283 | 4,841 w/d or 10.0% |
| 21-64 yrs. old in VT | 373,129 | 51,417 w/d or 13.8% |
| 65 and older in VT | 80,361 | 30,022 w/d or 37.4% |

How can we picture a number like that?

Well, add up the population of the 4 largest cities and towns in Vermont, then throw in a couple of small ones and you get about the right number. In other words, the entire populations of:

| | | | |
|---------------|--------|--------------|--------|
| Burlington | 38,897 | Essex | 19,649 |
| S. Burlington | 17,574 | Colchester | 17,237 |
| Landgrove | 137 | Buell's Gore | 12 |

Equals **93,506** people, still one less!

Disability types vary by age but for working aged Vermonters, ages 16-64, (56,258 total) the types of disability, in real general terms break down like this

12,332 sensory or 22%

30,452 physical or 54%

24,439 mental or 43%

The total is 119% because some have multiple disabilities.

Of working age (16-64) Vermonters **without disabilities** (365,154) 294,388 (or 80.6%) are employed meaning **19.4% are not!!**

Of working age (16-64) Vermonters **with** disabilities (56,258) 25,974 (or 46.2%) are employed meaning **53.85% are not!!**

57.2% of working age Vermonters w/sensory disabilities are employed.

40.5% of working age Vermonters w/physical disabilities are employed.

38.9% of working age Vermonters w/mental disabilities are employed.

8% of working age Vermonters without disabilities are living in poverty.

21.7% of working age Vermonters with disabilities are living in poverty.

15% of Vermonters w/sensory disabilities are living in poverty.

21.4% of Vermonters w/physical disabilities are living in poverty.

27.2% of Vermonters w/mental disabilities are living in poverty.

And by the way, Vermonters w/disabilities who are employed are **paid only 54.5%** of what people w/out disabilities earn.

29.3% of Vermonters w/out disabilities aged 18-34 are enrolled in college or graduate school.

21.1% of Vermonters w/disabilities aged 18-34 are enrolled in college or graduate school.

But really, what does this mean? Who are we?

In general, “a person with a disability” under the ADA, is an individual who:

- 1. has a physical or mental impairment that substantially limits one or more major life activities;**
2. has a record of such an impairment; or
3. is regarded as having such an impairment.

This is your grandmother if she can no longer get around in the way that she did when she lived independently!

This is your uncle when he lost his hearing.

This is your brother who came back from Iraq with a head injury.

This is the guy you work with who has been secretly living with what he brought back from Viet Nam 40 years ago.

This is the young woman who is struggling with her schoolwork because her ability to concentrate has been shot since her cousin raped her.

This is that neighbor’s son who went to a hospital instead of college when he started hearing and seeing things that weren’t there.

It also includes folks like the young woman I know who worked at Wyeth with the help of accommodations for her macular degeneration.

This is the six year old who lived near me in Fairfax who couldn’t learn like the other kids, who had one leg that didn’t quite let her run like the other kids and who was staying in a “different” home because she was getting lost in the shuffle as her mother went from place to place following jobs and men.

This is that neighbor down the street who has never heard a sound in her life, didn't have the opportunity to go to a school like the Austine and was often seen walking around town with people acting like she wasn't there.

A key thing to remember is that disability is a natural part of life and not a reasonable basis to exclude people from the benefits of our society, which, even in the time of recession, is the richest society that history has ever known.

This is well summed up in this ADA Quote:

(7) individuals with disabilities are a discrete and insular minority who have been faced with restrictions and limitations, subjected to a history of purposeful unequal treatment, and relegated to a position of political powerlessness in our society, based on **characteristics that are beyond the control of such individuals** and resulting from stereotypic assumptions not truly indicative of the individual ability of such individuals to participate in, and contribute to, society;

The ADA also excludes some:

Who is NOT: A person who currently illegally uses drugs is not protected by the ADA, as an "individual with a disability," when the covered entity acts on the basis of such use. However, an individual who is engaged in or has completed drug rehabilitation and is no longer illegally using drugs is protected under the ADA. Homosexuality and bisexuality are not impairments and therefore are not covered by the ADA. The Act also states that the term "disability" does not include the following sexual and behavioral disorders: transvestitism, transsexualism, pedophilia, exhibitionism, voyeurism, gender identity disorders not resulting from physical impairments, or other sexual behavior disorders; compulsive gambling, kleptomania, or pyromania; or psychoactive substance use disorders resulting from current illegal use of drugs.

Why do you folks in public service need to be concerned with all of this? United States law, as quoted above AND Vermont law recognizes that people with disability have a right to the same opportunity and the same benefits that other non-minorities have access to.

The most significant source of ongoing economic support for folks with disabilities who don't or can't support themselves or whose families don't or can't support them is from the federal Social Security SSDI or SSI.

In December 2007, 13,920 Vermonters received SSI,

1,117 were aged,

87 were blind and

12,716 were otherwise disabled.

1,732 of these were children under 18.

In December 2007, 20,183 Vermonters received SSDI

17,733 were workers themselves,

2,006 children and

444 widows or widowers.

State services to address the needs of PWDs are broader than they are deep, considering the pressure that the recession has put on State budgets. Think of all our long-term care programs. Not just nursing home care or community care under the Choices for Care Program, but the CRT program for people with Serious and Persistent Mental Illness, Developmental Services for people with Developmental Disabilities. We partner with the federal government in most of these programs, as we do with our vocational rehabilitation and services to the blind. We add some to the SSI program through our "AABD" program. We assist people with sensory

needs to get help with their telephone equipment. We have programs set up to protect “vulnerable” adults and children from abuse and neglect. And our Medicaid program has many acute care services that are of great import to people with disabilities, particularly children.

Perhaps the most fundamental disability rights program in the State is funded by the State, Local AND Federal governments – that’s Special Education which serves a wider range of students than most people generally picture.

Nationally, in the fall of 2007 11.3% of students aged 6-17 received IDEA, Part B services or “Special Education” (I don’t have the Vermont numbers on this.)

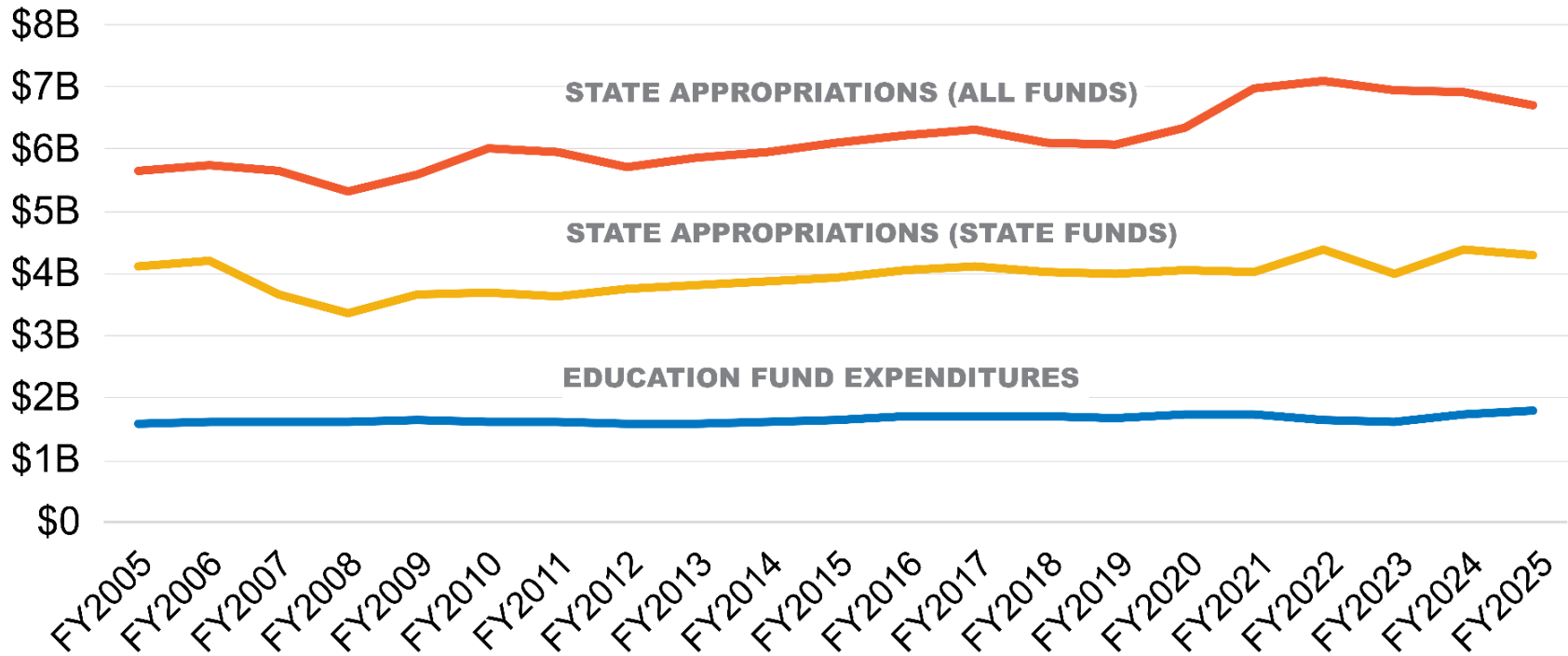
Nationally Special Education students had these disabilities:

| | | | |
|------------------------------|------|-------------------------------|------|
| Specific Learning disability | 43% | Speech or Language Impairment | 19% |
| Mental Retardation | 8% | Emotional Disturbance | 7% |
| Multiple Disabilities | 2.2% | Hearing Impairment | 1.2% |
| Orthopedic Disability | 1% | Other Health Issue | 11% |
| Visual Impairment | .4% | Autism | 4% |
| Deaf/Blind | .02% | Developmental Delay | 1.5% |

I will leave you with one other thought: unlike some countries, many of the services for people with disabilities in the United States, and in Vermont, are based on our American conception of civil rights and the right to of all Americans to live independently. In many instances our system, particularly since laws like IDEA and the ADA passed, serves to redress the inherent discrimination people with disabilities have faced throughout history. The choices you make in the next session will show whether you will continue to help with this liberation or will make policy decisions that serve to constrain people to live in poverty and **DE**pendence.

Recent education increases were not the norm

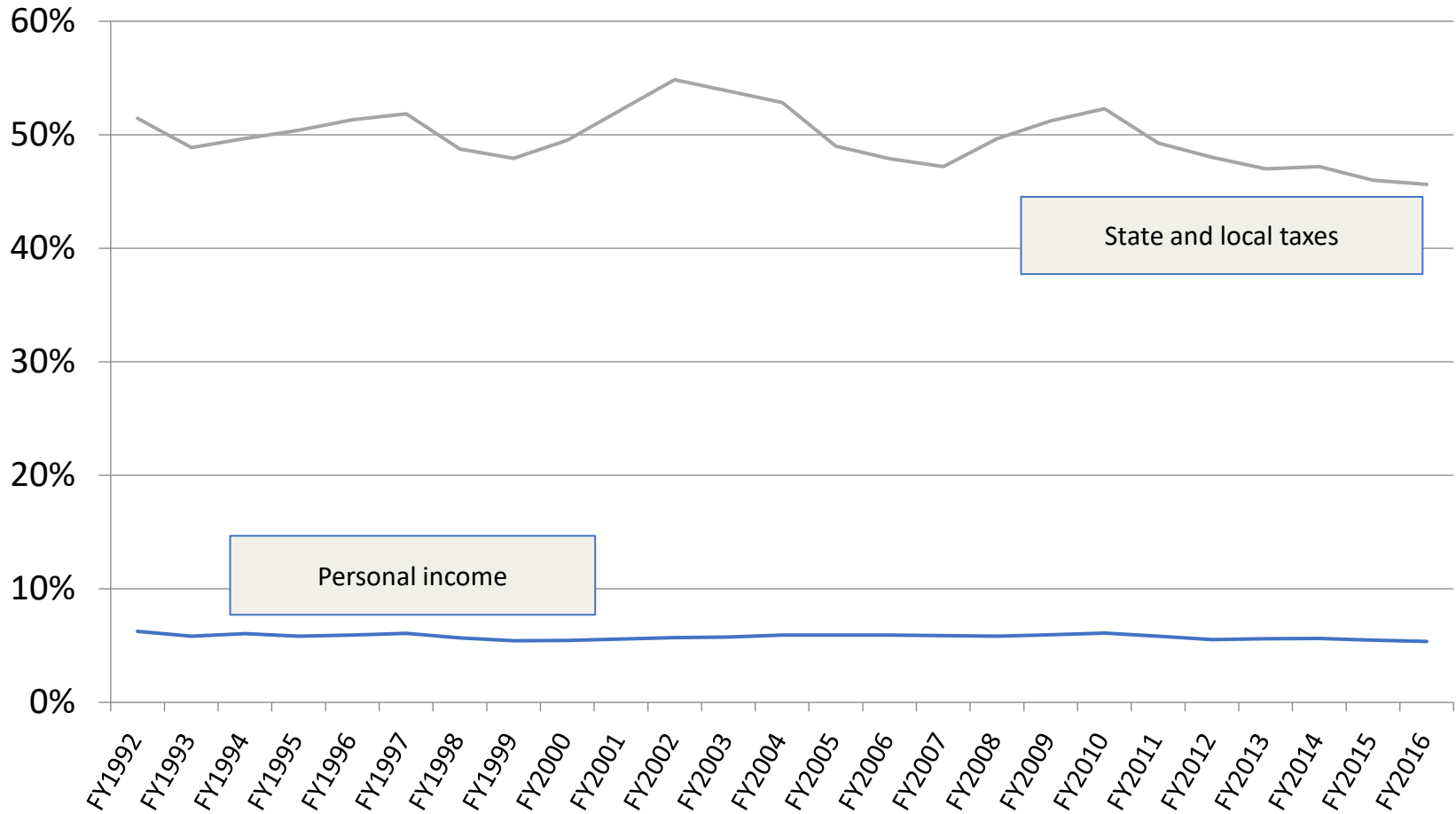
State appropriations and education spending, adjusted for inflation (2020\$),
FY2005-FY2025



Data source: Vermont Joint Fiscal Office
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Education spending: steady for more than 20 years

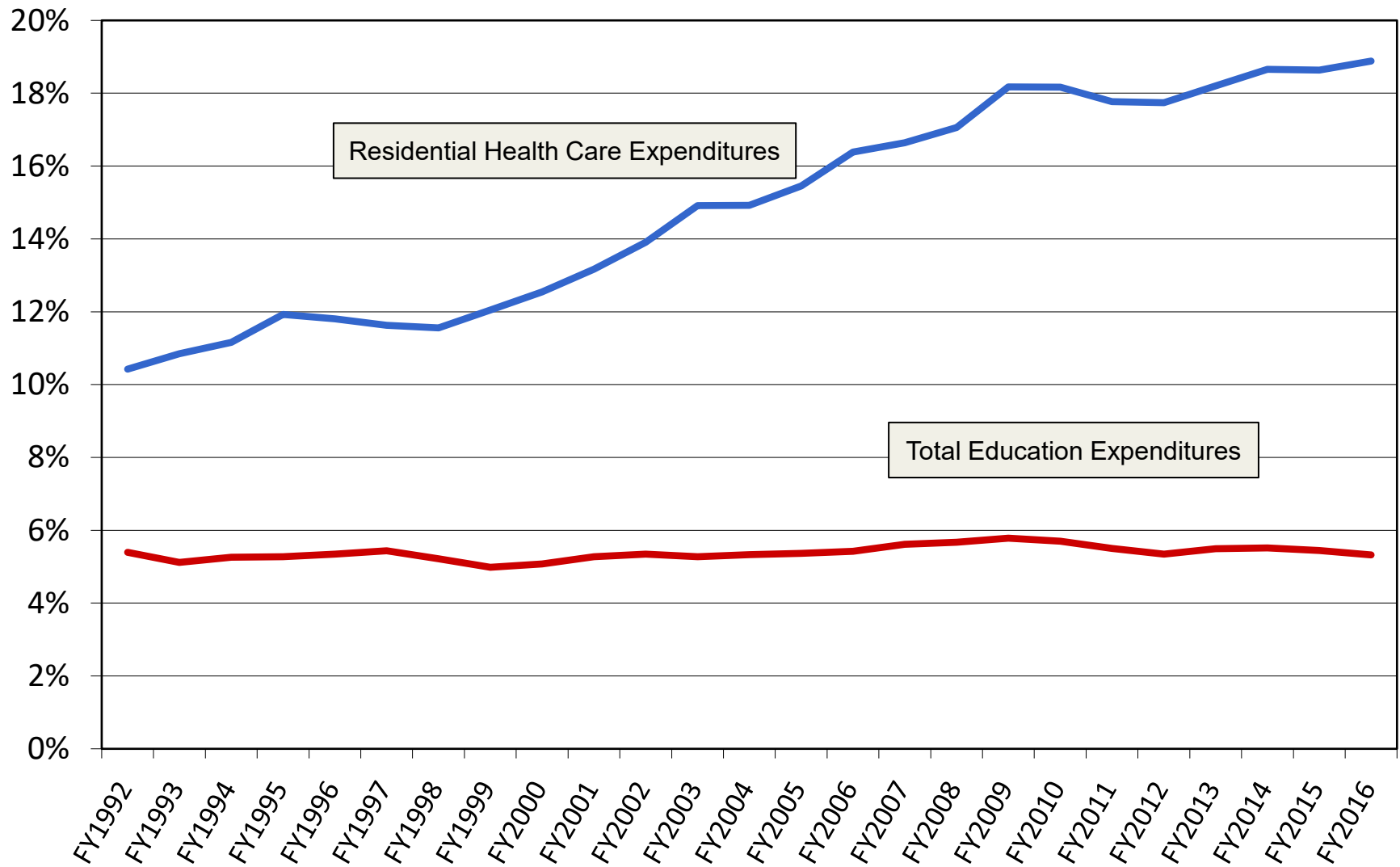
Education spending as a percentage of personal income, state and local taxes, 1992-2016



Data source: U.S. Bureau of Economic Analysis, U.S. Census, Vermont Public School Finance Data

Unsustainable vs. Sustainable Growth

Residential health care expenditures and total pre-K to 12 education expenditures as a percentage of gross state product, 1992-2016



High-income Vermonters pay a smaller share in taxes than many in the middle

Vermont state and local taxes as a share of family income, by tax, by quintile, 2024



* The lowest 20% receives refundable tax credits from the income tax, offsetting liabilities for the remaining taxes, for a net of 6.3%.

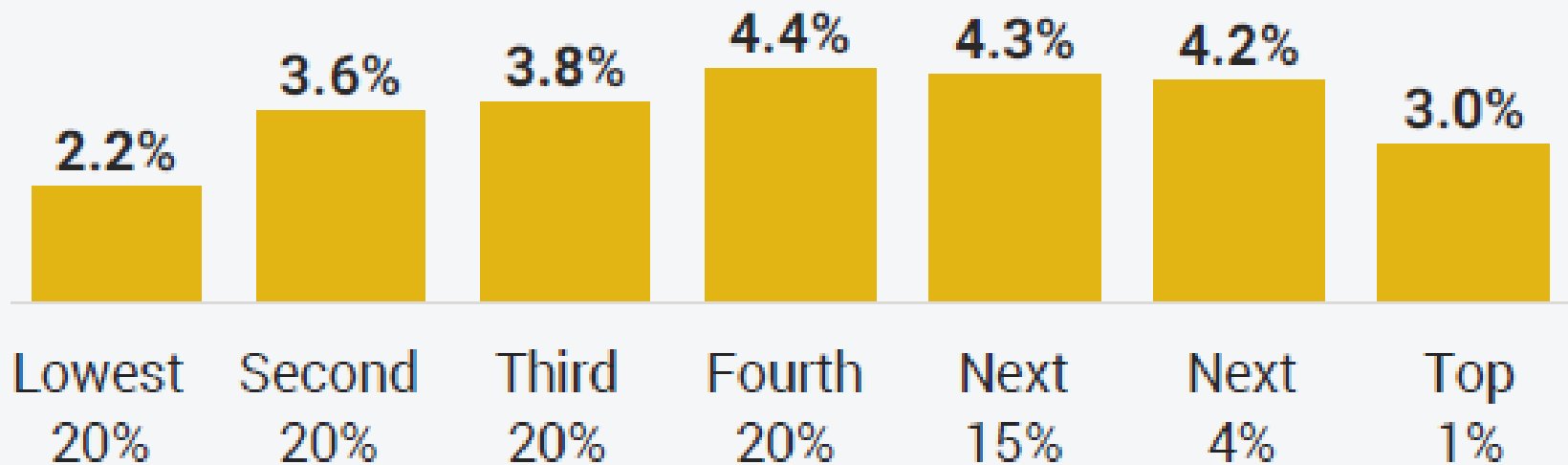
Data source: Institute on Taxation and Economic Policy

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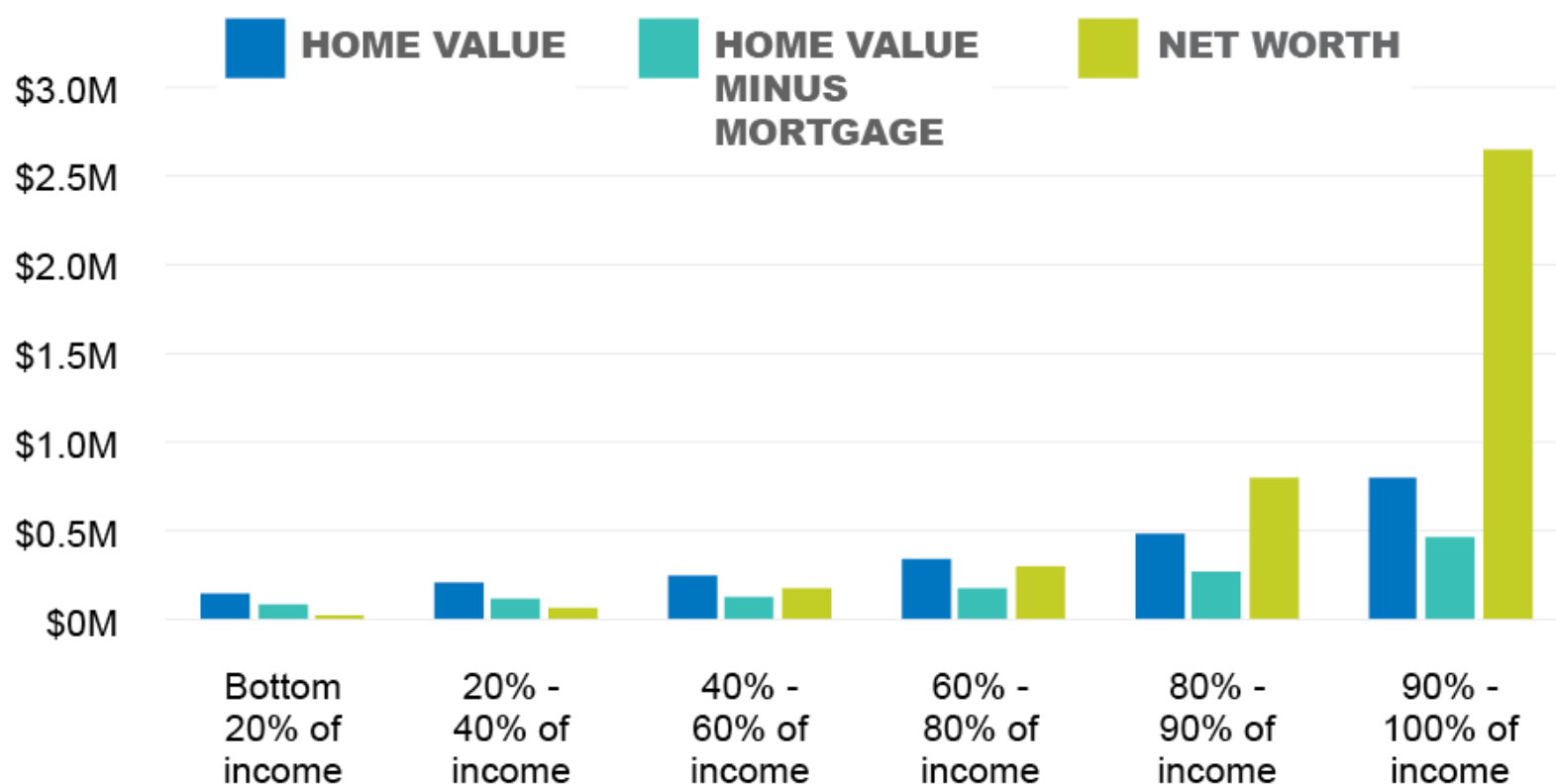
Property Taxes

Share of family income



Primary home value overstates wealth for lower-income households, and understates it for the wealthy

Median home value, median home equity and median net worth, by income percentile, 2022

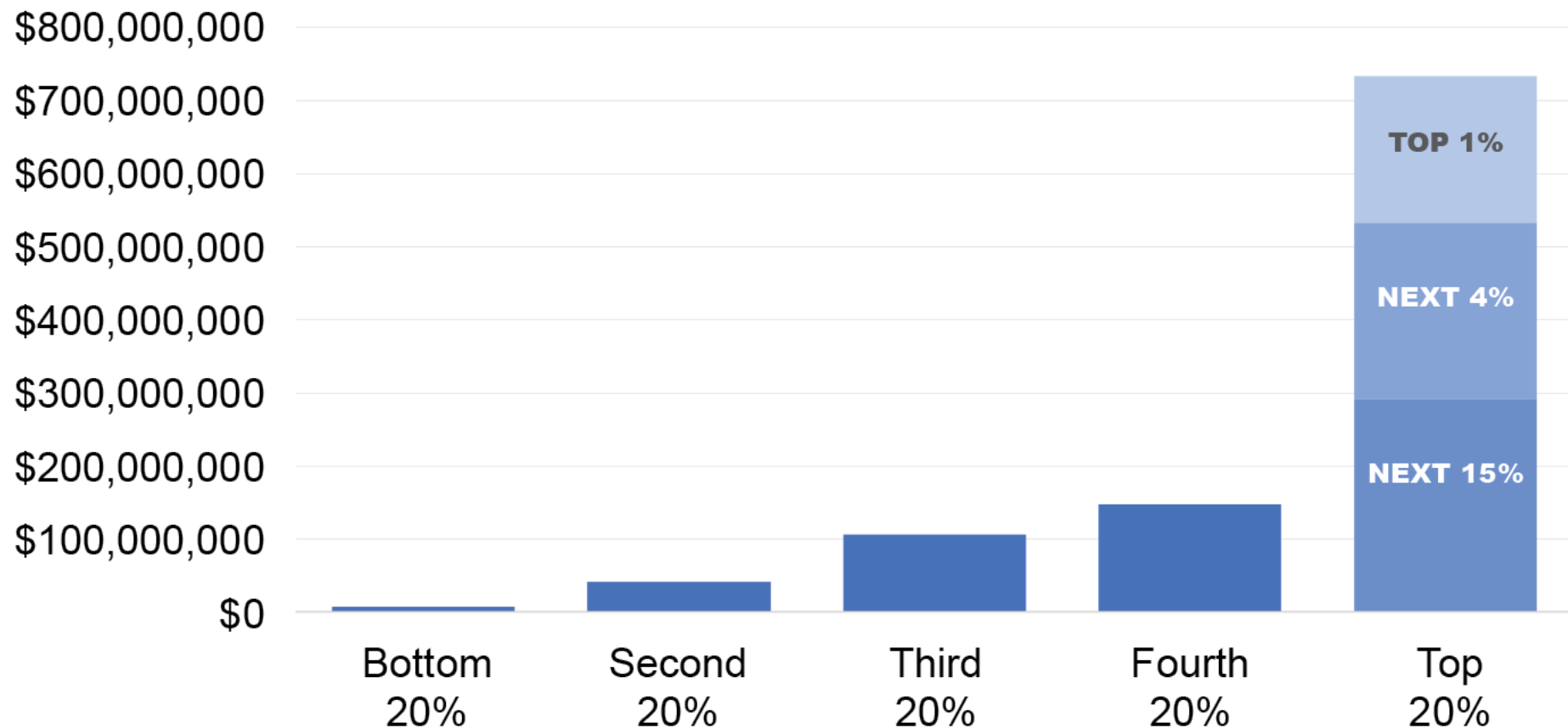


Data source: Board of Governors of the Federal Reserve, Survey of Consumer Finances, 2022

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The top 20% of Vermont taxpayers get the biggest breaks from federal cuts

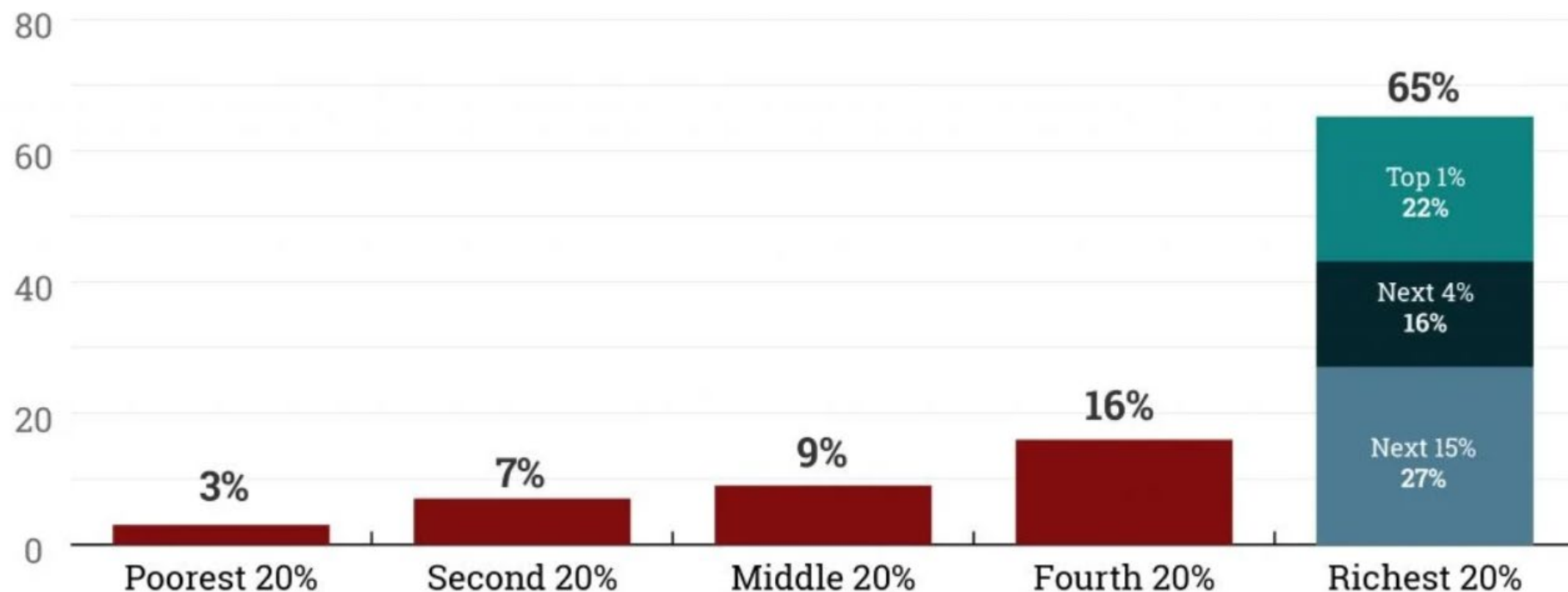
Estimated tax savings from extending the Tax Cuts and Jobs Act, by income percentile, Vermont, 2026



Data source: Institute on Taxation and Economic Policy
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Figure 1

Shares of Federal Tax Cuts Going to Each Income Group, 2001 Through 2018



Excludes tax break "extenders" for businesses like bonus depreciation

Source: ITEP analysis

<https://itep.org/federal-tax-cuts-in-the-bush-obama-and-trump-years/>