I need 120 words for each peer’s response: Respond to at least two of your classmates’ postings and ask probing questions to your peers in the responses about the major challenges and solutions proposed.

Forum 1 "A challenge that striking many Americans is a disability or living with disabilities.   The 2014 poverty rate for people aged 18 to 64 with a disability was almost 29 percent, more than double the poverty rate compared to people aged 18 to 64 without disability (12 percent).  Among people age 18 to 64, those with a disability represented 8 percent of all people compared with 17 percent of people aged 18 to 64 in poverty." (Karger, H.J & Stoe (2015)).

Individuals with disabilities experience different life changes that limit their day-to-day activities.   Individuals that have disabilities experience more stressful situations, like going to apply for assistance and doctor appointments.

The implications these challenges have on develop a budget for an organization are the impact on society and individuals.  Low-income families have the most impact on the results of problems.  Individuals with disabilities have seen a cut on benefits in resect years.  Individuals have advocacy and lobbies for individuals that have disabilities.  Fundraising plays a role in helping individuals to learn from their disabilities and be able to live a healthy life.

[https://www.cdc.gov/ncbddd/disabilityandhealth/disability.html (Links to an external site.)](https://www.cdc.gov/ncbddd/disabilityandhealth/disability.html)

[Karger, H. J. & Stoesz, D. (2018). American social welfare policy: A pluralist approach (8th ed). Upper Saddle River, New Jersey: Pearson. (Links to an external site.)](https://www.cdc.gov/ncbddd/disabilityandhealth/disability.html)

Forum 2 Provide a brief description of one of these major challenges and suggest some potential solutions based on your reading and your own research.

One of the major challenges within the social security system would be the rising life expectancy tensions of intergenerational workers. The social security system was designed to assist people with retirement, loss of a job, the death of the family breadwinner, or physical and mental disabilities. According to the text, “young workers are skeptical about the ability of Social Security to support them upon retirement” (Karger, Stoesz, 2018, p. 213). Many people feel that this could bring the country to a financial collapse.

Discuss the implications these challenges have on your ability to develop budgets for an organization.

Life expectancy can impact the development of budgets for an organization in a negative way as the retirement age continues to increase. For example, organizations like Apple and Samsung have to determine salaries based on the rising age for retirement and the fact that fewer employees are retiring early. Companies like this would also have to consider the salaries of tenured workers. These salaries would need to be increased as incentive for these workers to stay on with the company.

Evaluate the role fundraising plays in filling gaps in services.

According to Foundations in Human Services: a generalist perspective on individual, agency, and community, “fundraising is an organized management function for raising capital by soliciting money from private citizens, businesses, government agencies, and foundation so that an organization can carry out mission-related activities” (Herzberg, 2015, p. 114). Therefore, multiple agencies across the nation rely on fundraising in order to supply additional funds in the event of financial gaps and strain on the company. The agency that I currently work for actively participates in fundraisers based on the lack of funding, especially in the developmentally disabled community.

References

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