

**SOCIAL SECURITY DISABILITY INSURANCE (SSDI)
BENEFICIARIES WHO ARE BLIND OR VISUALLY IMPAIRED:
*WORKING TO IMPROVE EMPLOYMENT OUTCOMES***

AN EVIDENCE-BASED PRACTICE GUIDE FOR
VOCATIONAL REHABILITATION AGENCIES AND STAFF

J. Martin Giesen, Ph.D.
Adele Crudden, Ph.D., CRC
B. J. LeJeune, M.Ed., CRC, CVRT



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SOCIAL SECURITY DISABILITY INSURANCE (SSDI) BENEFICIARIES WHO ARE BLIND OR VISUALLY IMPAIRED: WORKING TO IMPROVE EMPLOYMENT OUTCOMES

Many vocational rehabilitation consumers receive disability benefits from the Social Security Administration (SSA). Persons with disabilities receiving SSDI may be concerned about possible loss of benefits, including Medicaid coverage, upon returning to work, particularly if they believe they cannot earn enough to make employment cost effective for themselves and their families. Recent WIOA legislation states that employed persons with disabilities may be eligible for VR services to advance in their employment, and that persons with disabilities who do not have employment goals should be referred to the Social Security Administration to get information about their ability to become employed while receiving benefits. Potentially both of these provisions will influence employment outcomes by empowering consumers to make informed choices about maximizing their earning potential.

Across all disabilities, more than 25% of those completing VR are Supplemental Security Income (SSI) or Disability Insurance (SSDI) beneficiaries. It is estimated that approximately 23% of those with some visual impairment and 56% of those legally blind are SSI or SSDI beneficiaries at application for VR, and about 34% of those legally blind are SSDI beneficiaries. Thus, about one third—a significant fraction—of the VR consumers who are legally blind are SSDI recipients. It is important to seek ways to improve employment outcomes for this unique consumer group. Achieving return to work, competitive employment, and income quality for SSDI beneficiaries exiting VR is important for the lives of these individuals. Further, achieving substantial earnings, such as levels exceeding SGA, may lead to financial independence and suspension or termination of SSDI benefits, which also may provide some relief to the severely financially strapped Social Security Administration.

There is virtually no empirical evidence regarding factors influencing rehabilitation outcomes specifically for SSDI-beneficiary VR consumers who are blind or visually impaired (BVI). However, there is considerable empirical research addressing employment outcomes for adult consumers who are BVI (see e.g., Giesen & Cavanaugh, 2012). The existing body of research is based on samples that included some consumers who were SSI or SSDI beneficiaries, and being a beneficiary generally has had a negative influence on achieving competitive employment.

The three studies in this research investigation are based on analyses of FY 2011 RSA-911 national data. Study results give us more knowledge and specific information

than ever before about what factors influence the achievement of competitive employment for consumers who are also SSDI beneficiaries at application. We examined a wide range of factors, from individual characteristics such as demographic, disability, socioeconomic, work history, and a complete list of VR services, to state-level factors such as state unemployment rate and VR agency structure type. Such state-level factors capture influences on outcomes from the context in which the VR process takes place. Also, the third study goes beyond competitive employment to look at factors influencing achievement of high closure earnings (above SGA) for consumers who are SSDI beneficiaries at application. Findings from all three studies are used in this document as a basis to develop recommendations for practice and agency policy relevant to working with consumers who are SSDI beneficiaries. Inputs from VR service delivery professionals also helped shape our recommendations.

To help streamline the document, we have included the major findings for all three studies first. This is followed by recommendations for agencies and counselors derived from findings of all three studies. A final section provides information on where to find publications providing more detail regarding the research findings that support this practice guide.

Key Research Findings

Study I: Demographic, Socioeconomic, and Disability Influences on Competitive Employment Closure for SSDI Beneficiaries

Demographic and State-Level Influences

- The base competitive employment rate for SSDI beneficiaries was about 8% lower than the overall competitive employment rate of all blind or visually impaired consumers.
- State unemployment rate was negatively associated with achieving competitive employment: For every 1% increase in state unemployment rate, the odds of competitive employment decreased by about 10%.
- There were gender differences favoring males in achieving competitive employment but these differences were influenced by state population and type of VR agency structure. The chance of competitive employment increased for males but decreased for females as we compared states with larger and larger populations. The type of VR agency structure also made a difference: Both males and females served in blind agencies tended to do better at achieving competitive employment than those served in combined or general agencies.

- Age: There was a general decline in chance of achieving competitive employment as age at application increased. However, this pattern was influenced mildly by unemployment rate and more strongly by agency structure.
 - SSDI recipient consumers who applied for services in their mid-thirties or older were more likely to achieve competitive employment when served in blind agencies, and the higher likelihood seems to be maintained through older ages (into 60s).
 - In contrast, those served in combined/general agencies showed lower and declining rates of competitive employment during the same age periods.
 - A graph showing these patterns plus a narrative description is available at <http://www.blind.msstate.edu/research/projects/project.php?id=5>.

Race and Ethnicity

- Asian American consumers tended to have a lower chance of competitive employment compared to White consumers, but agency structure also had an effect.
- Asian American consumers served in blind agencies had a much greater chance of competitive employment than when served in combined or general agencies.
- African American and Hispanic SSDI-beneficiary consumers were not different from Whites in likelihood of achieving a competitive employment closure.

Disability

- Consumers with a non-cognitive secondary disability had a substantially lower likelihood of competitive employment than those without any non-cognitive secondary disability.
- The likelihood of competitive employment for a consumer who was legally blind was about 25% lower than for a consumer with a less severe visual impairment.

Socioeconomic Factors

- A higher level of education was associated with a greater chance of competitive employment.
- Receiving more weekly earnings and greater monthly SSDI payments at application were associated with greater chance of competitive employment. (Both of these factors are indicative of employment, present and past.)

Study II: VR Services and Competitive Employment for SSDI Beneficiaries with Visual Impairments

The major objective of this study was to investigate VR services and how they impact achievement of competitive employment outcomes. The findings considered and

controlled for demographic, socioeconomic, and disability influences on competitive employment, which were the focus of Study I.

- We found sets of specific services that were related to one another in the way they were delivered. If a consumer received one service within a group, they were more likely to receive other services in that same group. We found four groupings of services, which we called (1) Special & Remedial Services, (2) Job-Related Services, (3) Evaluation, and (4) Training and Support Services. We tried to simplify studying how services were related to competitive employment by examining the relationship to competitive employment of each of the specific service groupings. However, there were some complications to this approach in that some specific services within each service grouping had different relationships (positive, negative, or no relationship) to competitive employment. As we present our findings, we will explain the most important relationships of the groupings *and* the specific services in each grouping that were related to competitive employment.
- Receiving services in the Special & Remedial Services group, such as reader services and interpreter services had a *negative* relationship with achieving competitive employment. We interpret these service needs as “risk indicators” - that the consumer has vocational rehabilitation needs that may well be barriers to competitive employment. It would be expected that a consumer needing reader services may not be as proficient in the use of assistive technology to accomplish reading tasks. Also, these consumers possibly may have other significant disability factors that could make competitive employment more difficult to achieve. Consumers needing interpreter services likely have significant dual sensory impairments that, if not adequately addressed, also could be a substantial barrier to competitive employment.
- Job-related services, such as job placement, job search, on-the-job supports, and on-the-job training, were strongly related to competitive employment closure. Although these effects were some of the strongest in the research, using receipt of these services to predict competitive employment is rather obvious. These services are provided toward the conclusion of the rehabilitation process, indicating the consumer has had success in preparing for employment. Consumers who are in a position to benefit from job-placement, for example, are “work ready” and thus expected to soon achieve employment.
- Job-related services are even more important for achieving competitive employment when (a) the state unemployment rate is higher and (b) the state per capita income is higher. The research supports the logical idea that job-related services are even more critically important when there is increased competition for jobs (high unemployment rate) and the jobs may be more lucrative. In such an environment, BVI consumers may require more direct assistance obtaining a job.

- Receiving job readiness training was negatively related to competitive employment and thus serves as a risk indicator. Consumers needing and receiving job readiness training are most likely at an early stage in the progression of skill development for competitive employment. They potentially need a longer time to move through the rehabilitation process. For these reasons they generally are “at risk” (not yet good candidates) for a competitive outcome.
- Receiving the service of VR counseling and guidance was positively associated with a competitive employment closure. Persons receiving this service have about 32% greater likelihood of competitive employment than those not receiving the service.
- Receiving assessment was negatively related to competitive employment outcome and serves as a risk indicator. Those receiving assessment services have about a 34% lower likelihood of competitive employment than those not receiving this type of service.
- Receiving rehabilitation technology/assistive technology services (in the Training and Supports grouping) was strongly positively related to competitive employment. Consumers receiving this service had their likelihood of competitive employment double (100% increase in odds) compared to those not receiving the service.
- Receiving maintenance (in the Training and Supports grouping) was positively related to competitive employment. Receipt increased the likelihood of competitive closure by about 35%.
- Receiving disability-related augmentative skills training (in the Training and Supports grouping) was negatively related to competitive employment. Receipt was related to a decrease in the likelihood of competitive employment by about 30% relative to those not receiving this type service.

Note on Services. A number of services—particularly the ones we have labeled as “risk indicators”—are revealing of needs of the consumer. They are a kind of “prognosis” by “diagnosis” where the diagnosis can tell what the issue is and imply a treatment, if we were to use a medical model analogy. There are limits to this analogy where services are designed to raise education or skill levels, such as postsecondary training services or more technical skills training.

Study III: The Predictors of Earnings Enabling Likely Roll Departure for SSDI Beneficiaries with Visual Impairments in VR

The major objective of this study was to identify factors associated with the achievement of employment with earnings that exceed SGA for SSDI beneficiaries in VR who are blind or visually impaired. The SGA amount for a person who was blind was \$1640 monthly (\$410 weekly) for the fiscal year of the research. If the income of the consumer at closure met this criterion, they were termed “*prime candidates*” to

eventually suspend or terminate SSDI benefits. Achieving “prime candidacy” status *is the same thing* as achieving closure earnings exceeding SGA.

- The base rate achieving closure earnings over SGA (and “prime candidacy” for future benefits suspension) was about 10%. This low rate indicates we are identifying a select group.

Demographic and State-Level Influences

- State unemployment rate was a negative factor in achieving closure earnings over SGA. For a 1% increase in state unemployment rate, the odds of achieving closure earnings over SGA decreased by approximately 12%.
- Considering gender by itself, female—compared to male—consumers had 38% lower odds of achieving prime candidacy/earnings over SGA. However, this effect was different when type of agency structure was also considered.
- There was an interaction of gender and agency structure type. Females tended to have higher odds of earnings over SGA when served in blind agencies, whereas males’ success essentially was unaffected by agency structure type.
- Considering age at application by itself, older age was linked with an overall average decline in odds of achieving prime candidacy status—a 19% decrease in likelihood for a 5-year increase in age. For example, compared to a consumer who was age 45 at application, one who was age 50 would have a 19% decrease in likelihood of achieving closure earnings over SGA.
- Also, there was an interaction of *age* and *agency structure* as related to achieving SGA earnings, and the decline did not fit a straight line (linear) pattern. Although there is a general decline in candidacy rate with age, there appears to be a definite advantage for those served in blind agencies except for the approximate age 36 to 45 range. Our interaction findings indicate that the negative influences of age for SSDI beneficiaries who are BVI can be mitigated by receiving services in separate state VR agencies serving BVI consumers. This further adds to the literature pointing to better outcomes for consumers served in blind agencies. Separate blind agencies appear to be most helpful for those younger than mid-30s and mid-40s or older.
- African American SSDI-beneficiary consumers were more likely than White consumers to achieve earnings over SGA, but this effect was altered depending on state population. As state population increased, the difference favoring African American consumers was reduced. There were no significant differences for any other race or ethnicity categories.

Disability-Related Factors

- Having a cognitive secondary disability was a disadvantage factor for achieving earnings over SGA. A consumer with a cognitive secondary disability has about 81%

lower odds of achieving prime candidacy than one who does not have a cognitive disability.

- Also, having a non-cognitive secondary disability also was a negative factor (odds of candidacy about 40% lower if the consumer has a non-cognitive disability) in addition to visual impairment.
- Being legally blind, compared to being visually impaired, did *not* help or hurt the likelihood of achieving earnings over SGA.

Socioeconomic Factors

- A higher level of education at application was associated with a greater chance of achieving earnings over SGA.
- Greater amount of (a) weekly earnings at application and (b) SSDI benefit at application were both linked to greater likelihood of achieving earnings over SGA. Earnings and SSDI benefits at application provide evidence of work activity and previous work experience, which previously has been shown to be an important predictor of employment, and, with this current finding, level of previous earnings also appears to be a good predictor of earnings over SGA and potential for SSDI roll departure.

Service Effects

- Receiving more job-related services (job placement and search, and on-the-job supports and training) was associated with increasing odds of achieving prime candidacy. For each additional job-related service received, the odds of earnings over SGA increased by 28%.
- Also, the influences of job-related services depends on unemployment rate and state per capita income. Job-related services are more important when state unemployment rate is high and when the individual resides in states where per capita incomes are higher. Both of these factors suggest situations where high job competition and opportunity for higher-wage jobs probably exist.
- Although receiving job-readiness training, when considered by itself, was linked to a reduction in likelihood of achieving earnings over SGA, *agency structure* made a difference in this relationship. Consumers receiving job-readiness training in a separate blind agency were considerably more likely to achieve earnings over SGA than consumers receiving this training in a combined agency. Receipt of this training can be viewed as indicating that these individuals are “at risk” for positive employment and high earnings outcomes, and they probably will need more efforts, sustained training, and support services to achieve employment with earnings over SGA.
- Receiving services related to training and supports (including rehabilitation technology/assistive technology, “other” services, maintenance, occupational or

vocational training, and miscellaneous training), was associated with increased likelihood of achieving earnings over SGA.

Recommendations Based on Research Results

- Ensure that VR counselors and other service personnel do not have stereotyped low expectations or negative attitudes regarding the vocational potential of SSDI-beneficiary consumers. Also, be sure to differentiate SSDI from SSI beneficiaries.

The research indicates, surprisingly, that overall competitive closure rate for SSDI-beneficiary consumers is only about 8% lower than for all consumers. Rehabilitation counselor attitudes that assume consumers receiving SSDI are not good prospects for competitive closure may negatively affect employment goal-setting and counselor effort through the VR process. There needs to be awareness and avoidance of bias in this situation.
- Be aware of, and responsive to, economic conditions including state and local unemployment rates in planning and implementing VR services.

VR counselors need to be aware of unemployment rate changes so that they can adjust aspects of rehabilitation counseling efforts in response to job market conditions. In areas of high unemployment, consumers may need higher skill levels and more education to be competitive. Also, job-related services are even more important in order to achieve high earnings when labor market conditions are more competitive and lucrative.
- It may be helpful to agency personnel to be aware that services can be grouped into categories that may simplify thinking about service delivery and facilitate agency planning for service delivery needs.

The groupings are (1) *Special & Remedial Services*, (2) *Job-Related Services*, (3) *Evaluation*, and (4) *Training and Support Services*.
- Several services were identified as “risk indicators” because their receipt was associated with reduced odds of competitive closure or achievement of closure earnings exceeding SGA. These were *reader services, interpreter services, job readiness training, and assessment services*. Service providers should be alert to consumers’ receipt of any of these services and take that receipt as a signal of the need for extra efforts and extra attention—such as more training and experience with assistive technology—because achieving competitive employment will be more difficult.
- Ensure that VR counseling and guidance services are effectively provided when needed by the consumer, recognizing that adjustment to disability and job seeking can be stressful and may take time.

There is strong evidence that addressing existing issues related to personal adjustment to blindness or other additional disabilities, as well as family or other

social issues through counseling, is quite important for achieving competitive employment. Counselors should be alert to potentially serious mental health, emotional, or adjustment issues, such as anxiety and depression, and refer consumers for mental health evaluation and treatment as needed.

- Ensure that consumers capable of benefiting from rehabilitation technology (RT)/assistive technology (AT) services do receive them early enough in the process to fully master their use before employment.

The benefits of RT/AT services are very strong for achieving competitive employment. Service providers should carefully examine the needs and potential barriers that can be addressed by RT services, keeping in mind the areas of potential benefit, including education, rehabilitation, employment, transportation, independent living, and recreation. Success with RT and assistive technology may encourage consumers and promote self-efficacy.

- Ensure that maintenance services are provided when they are appropriate and the consumer may benefit.

Maintenance services may also encourage consumers to return to work rather than moving into unpaid roles such as homemakers, caregivers, or unpaid family workers.

- Female consumers will need added attention and efforts from VR service providers in order to achieve competitive employment and earnings over SGA.

For example, females might need more time in VR as well as additional services related to assessment to help prescribe most appropriate and effective services.

- Encourage all agency policy-makers, administrators, and staff to be informed regarding the superiority of services received in separate blind agencies to achieve *not only competitive employment, but also closure earnings exceeding SGA* for certain consumers, and to consider advocacy to retain separate agencies.

Project III research adds to existing findings by documenting that services in separate blind agencies may be able to overcome employment risk factors for females, those of certain ages—younger and older—at application in achieving *closure employment with earnings exceeding SGA* and potential of SSDI beneficiaries to leave the SSDI rolls. (A summary of findings on the beneficial effects of services in separate blind agencies can be found on the NRTC website: <http://www.blind.msstate.edu/our-products/separate-vs-combined/>.)

- When seeking high closure earnings (such as exceeding SGA), ensure that VR counselors are aware of, and responsive to, both cognitive and non-cognitive secondary disabilities in planning and implementing VR services.

The research indicates that having either a cognitive or a non-cognitive secondary disability is a risk factor, hampering attainment of high earnings (over SGA) as well as competitive employment. These individuals will need special

attention that considers their specific secondary disability and may involve and depend on degree of residual vision.

- Recognize that adequate consumer education level is an important factor for employment success and high closure earnings of SSDI consumers. Service planning should encourage educational development, preferably toward a specific certificate or degree, whenever possible.
- VR service providers and administrators should keep in mind the importance of prior work history, its evidence of positive VR employment outcome potential—including high earnings, and should establish policies that strongly encourage opportunities for consumers to gain work experience or build on existing work experience early in the VR process.

Keep in mind internships, apprenticeships, and pre-employment training experiences that can build on present experiences. Also, keep in mind the timing and readiness of the consumer to maximally benefit from work experiences. Consumers might need to develop certain skills—proficiency with assistive technology, good communication skills, and so on—before they can have successful work experiences. Depending on development of these necessary skills, the work experiences may not always be “early” in the VR process.

- Be aware that job-related services (job placement and search, and on-the-job supports and training) are important when pursuing employment with high earnings, such as exceeding SGA.

It is important not to assume that highly job ready consumers would not benefit from assistance in finding high earnings positions.

More Information

More detailed information about the research results and methodology used is provided in the following sources. These publications are available for download from the website of The National Research & Training Center on Blindness & Low Vision (<http://blind.msstate.edu/research/nrtc-publications/2011-2015/>) or upon request.

Giesen, J. M., & Cavanaugh, B. S. (2013). Disability insurance beneficiaries with visual impairments in vocational rehabilitation: Socio-demographic influences on employment. *Journal of Visual Impairment & Blindness*, 107(6), 453-467.

Giesen, J. M., & Hierholzer, A. (2016). Vocational rehabilitation services and employment for SSDI beneficiaries with visual impairments. *Journal of Vocational Rehabilitation*, 44(2), 175-189. doi:10.3233/JVR-150789

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Other References

Ben-Shalom, Y., & Mamun, A. A. (2015). Return-to-work outcomes among Social Security Disability Insurance program beneficiaries. *Journal of Disability Policy Studies*, 26(2), 100-110.

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Cavanaugh, B., Giesen, J., & Pierce, S. (2000). Rehabilitation of visually impaired persons in separate and general agencies. *Journal of Visual Impairment and Blindness*, 94 (3), 133-145.