

## **Written Testimony of Jennifer Laszlo Mizrahi and Philip Pauli of RespectAbility before the House Committee on Ways and Means Social Security Subcommittee on the Financial Risk of Returning to Work**

Chairman Johnson, Ranking Member Becerra and Members of the Subcommittee, thank you for your leadership and your interest in the conflicting incentives that disability beneficiaries face when returning to, or seeking, work. My name is Jennifer Mizrahi and I am the President of RespectAbility, a national nonprofit working to enable people with disabilities to achieve the American dream. I myself am dyslexic, spent time as a wheelchair user, and know what it means to parent a child with multiple disabilities. Our policy director, Philip Pauli who is also an expert on these issues, joins me. Most of all, we know that people with disabilities want to have jobs and careers, just like anyone else, and that this can also save big money for taxpayers.

So much of our society has changed over the past 60 years. We have made tremendous progress in technology, medicine, education -- and in the recognition that all people must be treated equally. Why is it, then, that we continue to impose an outdated system on people with disabilities that restricts their ability to work and earn a living?

Our current system was written for another time - back in 1956, when we assumed people with disabilities would live in institutions or with their parents, were denied access to school, and were largely dependent on others throughout their lives. The federal government actually titled one of these programs "Aid to the Permanently and Totally Disabled." They were set up before basic civil rights laws were passed, including the Americans with Disabilities Act (ADA) and the Individuals with Disabilities Education Act (IDEA), which gave people with disabilities access to public schools and spaces.

Under current law, as you know, there are two main benefits programs for providing income support for people with significant disabilities. The first is Social Security Disability Insurance (SSDI) which is a social insurance program designed to replace a portion of a worker's wages should that worker become unable to work due to disability. The second is Supplemental Security Income (SSI), which is an entitlement program that is not financed by a dedicated trust and what tend to be people with developmental disabilities who require services and supports to enter and stay in the workforce. They were designed to help people with disabilities injured on the job or facing poverty, as well as for children with significant disabilities, helping their families offset the higher cost of raising them. However well intentioned, they often prevent people from working.

In 2016, SSDI will have a financial shortfall, and this new fiscal cliff provides an urgent and needed opportunity for new thinking. Currently, to get benefits under SSDI or SSI, individuals must meet the disability definition of "the inability to engage in substantial gainful activity (SGA) by reason of a medically determinable physical or mental impairment expected to last at least 12 months." They can have a job, but the monthly SGA earnings limit to get SSI in 2014 is \$1,070 for non-blind individuals and \$1,800 for statutorily blind individuals. It is extremely difficult to live off these funds, yet millions of Americans do so because being in these

programs gives them access to something far more vital than cash payments - health insurance and other supports through Medicare and Medicaid.

It is critically important that the attention of the legislature and the public be directed at these work disincentives. A system that was designed to help individuals with disabilities instead traps them in a tyranny of low expectations and diminished opportunity. [Just recently, the Social Security Administration spent \\$47 million to study projects aimed at improving youth transitions.](#) This was a very good use of funds because we must use scientific measures to find the best way to get people with disabilities into gainful employment.

Sadly, like some of the early efforts to cure cancer, the silver bullet was not yet found. The impact of the Youth Transition Demonstration on employment outcomes was minimal, but it confirms one of the critical facts facing youth receiving SSI or Social Security disability benefits. [As the project's authors noted: "Fear and misconceptions about" eligibility and transiting to work are "major barriers to successful transitions."](#) The cost to a young person with disability is the loss of the dignity, friendships, income, and purpose that jobs and careers provide. The cost to society is a system of growing expenditures. However, if we can shift the paradigm of work disincentives, then we can achieve the twofold goal of promoting opportunity and saving taxpayer money.

**Getting young adults with disabilities jobs will be win-win-win for people with disabilities, employers and taxpayers alike. [For every young person with a disability who gets the chance to have a job and otherwise would live on government benefits, taxpayers can save \\$300,000.](#)** Promoting greater opportunity for young people with disabilities is critical, but it isn't the whole story.

[A recent Kessler Foundation survey shows that millions of Americans with disabilities are striving for work.](#) While saving taxpayer money is important, what people want is the opportunity to work. It may be access to a personal care assistant (PCA) to help someone who is quadriplegic get out of bed, dressed and transported to work and to live independently. Someone who is newly blind or deaf may need cash benefits temporarily while they get training in how to function independently and use assistive technology. They may also need free access to computers that will "talk" to or for them as they read or type at work. But then they will be ready to work and may not need a cash stipend.

For someone with cancer or recovering from a stroke, it may be access to healthcare and flexibility in the workplace to allow him or her to go to doctor's appointments or to telecommute. However, in today's system is all or nothing. Even with the Ticket to Work program, because that is overcomplicated, it's an on-off light switch. What we need is a more like a dimmer switch that would enable people with disabilities the opportunity to climb the ladder of success. Otherwise, as we have it today, our policies undermine two basic American values -- hard work and savings. Our own shortsighted policies promote isolation, poverty and waste tax money. **While well meaning, much of our system victimizes people with disabilities. It traps people with low expectations, when they would rather pursue their dreams of work, savings, dignity and independence.**

While keeping a solid safety net for those who need it, we should enable people with disabilities to work, and have procedures in place to allow them back on SSI or SSDI quickly if

they lose their jobs. After all, workplace discrimination still exists and realistically it can take them longer to find new employment. We need to do some short term fixes to deal with the insolvency of SSDI. However, the long terms solution is to stop punishing people with disabilities who dare get jobs and become taxpayers.

It's time to embrace the unique characteristics and talents that people with disabilities bring to workplaces, which benefit employers. [The US Business Leadership Network \(USBLN\) recently published the initial findings of their Disability Equality Index \(DEI\) survey.](#) This survey shows that there are companies out there ready and willing to benefit from the talents of employees with disabilities. Companies like Comcast, Ernst & Young LLC, Lockheed Martin, Sprint and other companies has seen that people with disabilities can be extremely capable and loyal workers. If we find the right jobs for the right people, it will boost companies' bottom line.

Together with our partners at Best Buddies International, the National Association of Councils on Development Disabilities (NACDD), the National Council on Independent Living (NCIL), the National Organization on Disability (NOD), and Paralyzed Veterans of America (PVA), we have developed a resource called the [Disability Employment First Planning Tool.](#) This document contains models that are proven to work, be cost effective to implement, and be successful at employing people with disabilities. I urge you to read and share it along with our state-by-state statistics that can help in state performance metric dashboards.

We have already met with leaders from all states (including 40 governors) on these issues. We understand that this work is a marathon, not a sprint. However, together we can win the race.

**There are over 1,200,000 people with disabilities between ages 16 and 20 in America. Every year, 300,000 will age into the workforce. Whether they will achieve competitive integrated employment or not depends on high expectations, as well as connecting them to effective programs and supports.**

There are proven programs such as [Promise](#), [Project SEARCH](#), [Bridges to Work](#), supported employment and other practices. In 2014, majorities in both the House and Senate voted for the [Workforce Innovation and Opportunity Act](#), the first major investment in the workforce system in a decade and a half. In this law, which is now being implemented, people with disabilities are now a part of the workforce system as a whole. It is now up to the states to implement the mandate handed to by the Congress. I urge you and each state to focus resources on programs that work and plans that reflect best practices. I also urge you to reduce spending on bricks and mortars such as American Job Centers. That is because we are in an era where more and more can be done online. Moreover, proactive planning such as transitioning students from school to work is much more effective than reactive work.

It is also vital to put ending the stigma around disability employment, as it is a key barrier to employment. Twenty-five years after the ADA, while architecture and educational opportunities have changed, negative attitudes and stigmas about people with disabilities have not. Indeed, a Princeton study shows that while people with disabilities are seen as warm, they are not seen as competent. A study published by Cornell Hospitality Quarterly found that all of

the 320 hospitality companies studied share the concern that those with disabilities could not do the work required of their employees. But the fact is that people with disabilities CAN do a great job. For example, Virgin Airways founder Sir Richard Branson and finance wizard Charles Schwab are dyslexic. Scientist Stephen Hawking, like Governor Abbott of Texas, and President Franklin D. Roosevelt before them, are wheelchair users. Author Christopher Nolan has cerebral palsy. He writes using a special computer and his work has been compared to that of Joyce, Keats, and Yates.

I encourage you to read Malcolm Gladwell's book, *David and Goliath*, which extols the strength of people with disabilities. Because traditional ways of doing things don't always work for people with disabilities, Gladwell demonstrates that they compensate for that in ways that benefit the workforce by developing incredible ways to innovate. Indeed, recently I was in Israel where I visited a unit in the Israeli Air Force that uses the talents of people with disabilities to help them do a better job. I also saw how the Israeli Electric Company incorporates more than 250 employees with a full range of disabilities fully inclusively in their work.

Close to home, Comcast, Ernst & Young LLC, Lockheed Martin, Sprint and other companies has seen that people with disabilities can be extremely capable and loyal workers. So what are other employers waiting for? They are still blinded by stereotypes. It's time for people with disabilities to be seen for what they CAN do, and not for what they cannot. Thus, I urge all to ensure that actual public relations campaigns on inclusive employment – which are done using proven scientifically tested messages that work to reduce stigmas – are a part of every plan.

What can people with disabilities do? Think about it.

Beautiful music from a deaf man? It happened. Ludwig von Beethoven.

World changing words from someone with dyslexia? It happened. Thomas Jefferson.

A Super bowl champion NFL player who is deaf? It happened. Derrick Coleman.

A Nobel Prize for a scientist who failed in school? It happened. Albert Einstein.

Secrets of the universe being revealed by a man who uses a wheelchair and who can no longer speak? It's happening. Stephen Hawking.

It's time to change the narrative of how we see people with disabilities so employers can see the ABILITIES they have and the positive impact that can have on the bottom line. It's amazing that such small change can have such a big impact. It can - if it is done in a focused and strategic way.

Recognize the disability. Imagine the possibility. Respect the ability.

Modernization of the full disabilities benefits system would be good for taxpayers, who will not be required to foot the entire bill for a lifetime of dependency; good for businesses who find loyal, reliable, and motivated employees; and good for people with disabilities, who will be

happier, healthier, and lead fuller lives when they are able to work. I invite you to look at the state by state impact of what is at stake. Each of you has a lot of constituents with disabilities who are looking to you to change the system so that they too can achieve the American dream. Updating the benefits system and increasing employment among people with disabilities is a win-win-win.

<http://respectabilityusa.com/resources/for-policy-makers/>

Below you will find state-by-state disability statistics, as well as various op-eds and news pieces on employing people with disabilities.

### **Disability and Job Data By State**

- Alabama: Download the PDF [here](#). Download the PPT [here](#).
- Alaska: Download the PDF [here](#). Download the PPT [here](#).
- Arizona: Download the PDF [here](#). Download the PPT [here](#).
- Arkansas: Download the PDF [here](#). Download the PPT [here](#).
- California: Download the PDF [here](#). Download the PPT [here](#).
- Colorado: Download the PDF [here](#). Download the PPT [here](#).
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- Virginia: Download the PDF [here](#). Download the PPT [here](#).
- Washington: Download the PDF [here](#). Download the PPT [here](#).
- West Virginia: Download the PDF [here](#). Download the PPT [here](#).
- Wisconsin: Download the PDF [here](#). Download the PPT [here](#).
- Wyoming: Download the PDF [here](#). Download the PPT [here](#).

**RespectAbility's Disability Employment First Planning Tool:** Download the [PDF](#).

**Download the RespectAbility Testimony to the Advisory Committee on Increasing Competitive Integrated Employment for Individuals with Disabilities [here](#).**

**Download the RespectAbility Testimony to the New York State Employment First Commission [here](#).**

Thank you for your consideration.

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