A Lack of Access
SSA Programs & Experiences of Blind and Visually Impaired People

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Acknowledgements

Abstract:

American Community Survey (ACS) estimates of employment rates of blind and visually impaired people show that they are employed at one-half of the rate of people without disabilities and one-third for full time employment. Working age blind and visually impaired individuals have relatively high rates of educational attainment for disabled people nationally, exceeded only by those who have a hearing impairment.[1] Using a sample of 35 interviews of blind and visually impaired, mostly working age people, this report attempts to understand what factors perpetuate the reliance on social assistance for a majority of the individuals and the ways in which the Social Security Administration can help facilitate a shift towards better employment outcomes. Its purpose is also to provide more information on a subset of beneficiaries, visual impaired people, and the problems they face in transitioning to work. Key findings relate to inconsistent interactions with SSA, nearly non-existent levels of engagement with the program Ticket to Work (TTW), and the overwhelming role negative employer perceptions still play, as the capabilities of blind and visually impaired workers are still vastly misrecognized. A novel methodological contribution of this report is the use of a Digital Voice Signature (DVS) in gaining oral consent for interviews with blind and visually impaired people. Suggested revisions to SSA policy include an approach to interactions with blind and visually impaired beneficiaries which is focused on ensuring full accessibility.

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[1] See Table 1 in Appendix C

I. Background: Understanding Blindness and Visual Impairment

Blind and visually impaired people have been included in Social Security schemes since the 1935 Social Security Act (Lennie and Van Hemmel 2002). The National Federation of the Blind (NFB), can be credited in ensuring blind and visually impaired people were included in the earliest SSA schemes.[2] Current standards, in line with most federal definitions of legal blindness, allow for blind and visually impaired people to receive SSI, regardless of how long their impairment has lasted. Blindness according to the SSA is assessed as "central visual acuity of 20/200 or less in the better eye with best correction, or a limitation in the field of vision in the better eye so that the widest diameter of the visual field subtends an angle of 20 degrees or less" (Social Security Administration 2017). An individual with central visual acuity of 20/200 can, in lay language, read a sign at a distance of 20 feet that someone who has 20/20 or "normal" vision can see at 200 feet. Jenks (2005) notes the importance of distinguishing between visual impairment and legal blindness. While this discussion is important for methodological reasons in collecting of data on blind/visually impaired people, this study will reference those who are classified as "legally blind" as "blind and visually impaired" unless otherwise noted. Most people who are blind and visually impaired are not "blind" in the conventional or caricatured sense that they cannot see anything, use a cane or guide dog as a mobility aid, or are in other words "discernibly" disabled.[3]

How many legally blind people live in the US? Estimates of the prevalence of visual impairment (not legal blindness) range from an NHIS estimate of 21 million to 6.75 million from the ACS (Sheffield 2018). The variation in these numbers is due to the types of questions being asked. NHIS surveys ask "Do you have trouble seeing, even when wearing glasses or contact lenses?" whereas the ACS asks "Is this person blind, or does he/she have serious difficulty seeing, even when wearing contacts or glasses?" Neither of these questions ask about legal blindness or visual impairment explicitly. Following the passage of the ADA in 1990, the CDC conducted an additional, disability-focused survey which estimated there were a total of 345,000 legally blind, non-institutionalized adults of working age (18-54) and just under one million legally blind people over the age of 18 in the US. The statistics on legal blindness specifically are more than twenty years old. Finally, the IRS, which has a tax exemption of federal income taxes for legally blind people, registered just under 385,000 people in 2012. This figure is also unreliable for a number of reasons included awareness of the tax credit, awareness that one is legally blind, and the fact that some people may not need to file income taxes (Sheffield 2018).

Scholarly work on blindness and visual impairment reflects the relatively low incidence rates of all levels of blindness compared to other disabilities in the United States (Holbrook 2015). The *Journal of Vocational Rehabilitation*, for instance, has published 7 blindness related articles in the past 16 years as opposed to 81 related to intellectual disability. Holbrook (2015) believes the issue is two-fold: studies of blindness and visual impairment are expensive and they occupy a relatively low position in academia. These impairments are often covered in studies of aging as they are of low incidence among working age people (Holbrook 2015). The American

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[2] See Jernigan Institute librarian Anne Kresmer's piece in the February 2016 National Foundation for the Blind (NFB) newsletter at
https://nfb.org/images/nfb/publications/bm/bm16/bm1602/bm1602.htm

[3] I will consciously use the term discernibly as opposed to visibly in order to connote the act of observing an individual as being impaired, as we do not only detect disability visually.

Foundation for the Blind (AFB)-sponsored *Journal of Visual Impairment and Blindness* was primarily surveyed for background information. Data limitations, including small sample size and self-selection biases, appear often in studies which analyze the relationship between visual impairment and employment. Overall, literature on the topic suggests there is a link between the success rates of blind and visually impaired people in securing employment and the involvement of Vocational Rehabilitation (VR) agencies in both placing blind workers and changing perceptions of blindness amongst employers, as well other factors like working while attending and graduating from high school (Connors et al. 2014) and going to college (Emener and Marion-Landais 1995). To the knowledge of the author, no study which focused exclusively on employment outcomes of blind and visually impaired people has examined the outcomes of only SSA beneficiaries.

A. Barriers to Employment for the Blind/Visually Impaired People

Attempts at synthesizing literature have not conclusively found common factors which lead to successful employment amongst visually impaired individuals (Goertz et al. 2010). Data on employment rates show disparities between individuals with various types of disabilities being significantly lower than individuals who do not have reported disabilities.[4] Assessments of VR and blindness can lump visually impaired people into a group with other sensory impaired people, further diminishing the availability of resources for background review (Gruman et al. 2014). Most often, analysis is carried out on respondent data which is readily available and exhibits confirmation and selection biases, indicating an important gap in the literature. Studies have looked to the role of VR agencies interactions with employers (McDonnall and Crudden 2015; McDonnall, Crudden, and O'Mally 2015; McDonnall, Zhou, and Crudden 2013) and demonstrated the importance of VR agencies not only informing potential employers about the viability of hiring blind and visually impaired workers, but also dispelling myths and social stigma associated with hiring them. MacDonnall et al. (2013) found that employers rarely use state-run VR agencies as an appropriate resource for learning about blind and visually impaired workers. Much of the analysis which looks to the relationship between blindness and organizations which promote a path to work, an implicit aim of the Ticket to Work program, does not survey the prospective employees themselves. VR service providers are relevant *and in fact crucial* to increasing the employment rates of blind and visually impaired people but *are not the only* important or relevant source of information on this topic.

What other factors besides support from VR agencies suggest blind and visually impaired individuals would gain successful employment? Olney et al. (2014) note that while less than 1% of SSI and SSDI beneficiaries transition from benefits to employment each year, the factors which led to success in 22 cases included strong role modeling, parent encouragement and pressure, mentors and support from VR counselors. O'Mally & Antonelli (2016) found no significant effect on an increase in employment of college graduates who took advantage of a peer mentor program, but did find raised self-esteem, awareness, and job-hunting skills exhibited amongst their small pool of mentees (25) studied. Connors et al.'s (2014) study of blind and visually impaired high school students using available data from the NLST-2 (National Longitudinal Transition Study-2) found students successfully completing high school and having completed paid work during their time in high school as both leading to more than three times the rate of successful employment after high school. Other factors positively correlated with success were the absence of a secondary disability, higher family incomes, and an individual

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[4] See Tables 2 & 3 in Appendix

having low vision as opposed to being considered "blind" or "deaf-blind." (Connors et al. 2014) Connors et al. (2014) confirmed findings from Cappella-MacDonnall's 2005 study of factors which indicated higher levels of competitive employment for blind and visually impaired people when transitioning from high school.

The literature on the relationship between blindness and employment, while overall limited in its scope, establishes a few clear trends. The role of Vocational Rehabilitation agencies has a significant impact on individuals working. This relationship should be studied in a way to understand exactly how these relationships are forged between blind people and VR agencies, and where SSA programs and policies play into this interaction. Other factors identified by the literature can point to impediments (or factors which lead to increases) to competitiveness in the job market. While Vaughn (1997) noted the failures of agencies in helping blind and visually impaired people to gain tenable employment, Rumrill (1999) notes the significance of information for the consumer who is blind or visually impaired in negotiating accommodations from employers under Title I of the Americans with Disabilities Act (ADA) of 1990. This suggests that when individuals are aware of the programs in place they can potentially benefit from, they could make a significant change or move towards employment.

II. Research Design

Blind and visually impaired people have been included in social welfare schemes in the US since some of the earliest versions of Social Security were adopted. This research design is aimed at better understanding an understudied population of SSA beneficiaries and what steps are being taken to improve their employment outcomes. As previously noted, confirmation and selection bias in sampling and surveying this population are relatively common and this study falls into the same category. Data on blind and visually impaired people is extremely difficult to come by. There are a number of limiting factors. Primarily, definitional clarity does not exist, as was exhibited in the broad range of estimates to the question posed in the previous section: "how many legally blind people live in the US." Additionally, recruitment of blind and visually impaired people is a difficult task as posted flyers are an ineffective way to recruit people who cannot see them. This section lays out the methodology of the project, briefly discusses a novel approach to collecting oral consent from blind and visually impaired human subjects through the collection of a digital voice signature (DVS), and concludes with a note on researcher identity and reflexivity.

A. Methodology & Recruitment

The original study plan called for interviewing 40 individuals who were 1) legally blind, 2) over 18, and 3) had received either SSI/SSDI at any point in their lives. While assessments of employment outcomes related to vocational rehabilitation (VR) service interaction, mentorship, and education have been studied in previous small-n qualitative studies, this study plan represented the most comprehensive qualitative study to date of blind and visually impaired people in relation to SSA programs. Every step of the process -- writing the proposals, securing IRB approval for voice consent, recruitment, conducting and subsequently coding the interview responses, and the writing of this report -- was conducted by the author, with advisement.

Potential interviewees were recruited through two methods. A posting in two separate Facebook groups: "USA Goalball"[5] and "Blind and Visually Impaired People," which both have global membership but are pages originated in the US, was made a week prior to recruitment

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[5] Goalball is a team sport for the blind and visually impaired. The author has previously conducted interviews within this community.

material disseminated to the NFB and ACB by a contact at the AFB. Interviewees were not asked directly how they were recruited for the study but one did mention that a friend had forwarded him an email from a mailing list.[6]

Using the structure and language of many of the questions from O'Day et al.'s (2016) study of young adults and high earners who were actively receiving SSDI benefits, the survey instrument was pre-tested by two visually impaired people who met the criteria for the study. The first 41 individuals who contacted the researcher were placed into an initial database and 35 successful interviews were conducted between January and March 2018. Interviews lasted between 35-60 minutes. Transcription and coding for this project were completed by the author and no qualitative analytic software was utilized outside of descriptive statistics generated using SPSS. Future iterations of the project may utilize Computer Assisted Text Analysis (CATA) using NVIvo software for qualitative analysis.

Questions from O'Day et al. (2016, A13–24) were modified from those asked to young adults to reflect the diverse age range of candidates and can be found in Appendix A. Additional questions were asked of the 35 interviewees regarding demographic information, perception of SSA supports, interaction with the Ticket to Work (TTW) program, and perceived barriers to employment. While the O'Day et al. (2016) report only asked questions concerning education and school experiences to the young adult earners (under the age of 30), all interviewees were asked these questions. The range of interviewee ages reflected very different educational experiences, both in primary and secondary settings, as well as at the university level which reflects different experiences over time in terms of the ways blind and visually impaired people were exposed to skills that would help them become employable in the future. Key factors from the literature review identified as impacting successful employment of blind and visually impaired people were: interactions with vocational rehabilitation, having good role models or mentors, having encouragement from parents, completing high school, working during high school, having high family incomes, and being low vision rather than totally blind. Questions addressing all of these themes were asked, although not all of these results were analyzed for the purposes of this report.

B. Gaining Oral Consent through use of a Digital Voice Signature

A novel methodological contribution of this report is the answering of a call from Saleh (2004) to routinize the use of an informed consent process for the blind and visually impaired. The use of a digital voice signature (DVS) (Saleh et al. 2007) was employed in this study as the telephone interviews made it necessary for the blind or visually impaired person to complete a number of visual tasks to fill out a traditional informed consent form. Instead, oral consent to the informed consent form was recorded and catalogued. This procedure can now be used as an alternative to traditional collecting of informed consent. [7]

C. Interviewer Identity & Reflexivity

This research was conducted by a legally blind researcher. Sensitivity, and awareness, to the unique nature of blindness and the unique obstacles facing blind and visually impaired people affected the research process. The researcher has a vested interest in the success of this project. Objectivity of the researcher has traditionally been a goal of empirical social science, due to the

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[6] This could have led to the over-representation of interviewees from the South, as 7 interviewees were from North Carolina.

[7] A research note on this subject is under review at the *Journal of Visual Impairment and Blindness*

complex interactions which occur between researcher and participant. Conceptualized as "strong objectivity" by feminist researchers conducting ethnographic work, the relationship between interviewee and interviewer is inherently one which matters. Recruitment materials, found in Appendix A, indicate that the researcher is legally blind.

Being perceived as an insider was beneficial in three major respects: 1) after being informed and assured of the reasons I was conducting the research, participants were more willing to discuss their negative interactions with VR, employers, and the SSA, 2) interviewee jargon about blindness-related assistive technology, or testing technology for example, and subsequent probes, especially for subjects who had experienced vision loss later in life, flowed well and did not disrupt the interview, and 3) a collaborative conversation was established that led to interviewees volunteering information in a more open-ended format than was intended. Phrases like "you know how it is" and "well I guess you've experienced this kind of thing as well," were often uttered. Many interviewees expressed hope that this project would benefit people who were legally blind, and we shared that connection. These specific kinds of interactions certainly shaped the responses interviewees gave. While this section serves the purpose of creating transparency by disclosing the collaborative tone these interactions took, it is also intended to reflect the positive effects these kinds of interactions can have in doing research with specific communities where the researcher is viewed by participants as an insider.

III. Findings: Education, Employment, & SSA Program Experiences of Blind/VI Individuals

Due to the self-selection bias of the participants in the study the external validity of the sampling of individuals who responded is problematic. These results should be understood as a snapshot and in no way does this report contend these findings are generalizable. Trends in the interviewee data do suggest the general thrust of problems facing people who are blind and visually impaired. The primary problems they face, in reading a textbook, taking an exam, finding a job, maintaining employment, and interacting with the SSA are related to access. The title of this report reflects the position in which blind and visually impaired people find themselves today, lacking access. The SSA, while having made the Red Book and mailings available in alternate formats, has not done enough in the opinions of legally blind recipients, to ensure information is being communicated to them as beneficiaries. Fitting into larger systemic trends, this section highlights the population interviewed and their experiences. Tables 4-6 in Appendix B will be cited as points of reference.

A. Descriptive Characteristics[8]

The sample of individuals interviewed were generally excited to speak with someone. Recruitment methods did not guarantee but certainly attracted those who: 1) were involved in an online community of blind and visually impaired people, 2) wanted to speak with someone about their experiences as an SSA beneficiary, and 3) were interested in the monetary compensation offered. Only one interviewee was retired by choice (64F) and 5 out of the 35 interviewees were active students. One interviewee has never become successfully employed, though he has both utilized VR services in attempting to gain employment and has actively interviewed for jobs in the past year. The sample is skewed white, from the South, especially North Carolina, and is relatively "blind." Most of the people who were interviewed not only operate in the world with a cane or a guide dog, they are perceived by others as being blind. They cannot hide their disability.

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[8] Descriptive Statistics were generated using SPSS 24 Software.

Similar to the predictors suggested in the Connors et al. (2014) longitudinal analysis of blind and visually impaired transition aged young adults, having low vision as opposed to no vision was associated with more positive employment outcomes, especially amongst those interviewed who were employed full-time. Factors like peer mentorship were not mentioned in more than a handful of interviews and the presence of a secondary disability did not seem to impact employment. More than half of interviewees had a BA or BS and almost a third had at least one professional degree. The current occupations represented ranged from a high school math and physics teacher to teachers for the blind and visually impaired. Part time workers sold cars, worked at free legal aid clinics, tended bar, and wrote for blindness lifestyle blogs. The one retired worker had a job in an assembly plant doing piece work, as the only blind employee, for 30 years. While the most important component of many jobs, driving or needing to hold a valid driver's license, was constantly cited as an example of a barrier to employment, these interviewees want to work. Finally, while there were many stories of negative interactions with the SSA, almost every interviewee stated the SSA has provided them financial support which they needed, whether or not they deemed it adequate.

B. Experiences in School

Generally, interviewees had high rates of educational attainment. Not all interviewees attended degree-granting institutions as blind people, but most interviewees did. Four people were either home schooled either in high school or their entire k-12 experiences, and eight attended a school for the blind. Three of the four interviewees who were home schooled stated that their parents made the decision due to the lack of accommodations made in school, bullying from other students, or difficulty learning in mainstream classrooms. It was also noted that teachers did not expect as much from blind students as their peers, and the transition to university was especially difficult for those who had attended schools for the blind.[9] While few interviewees believed barriers to their employment were based on any of their other social identities, one, who has a master's degree and works full time, did.[10]

Unsurprisingly, the most important accommodations centered around accessible formats for testing, reading, and note taking. Alternately, frustration and acceptance were expressed at the reality of lack of timeliness of delivery of electronic books, often 5 or 6 weeks into a semester (34F). A slight shift is observed in the kinds of accommodations over time, where readers and alternate test formats are replaced with technology and alternate testing sites. Education may offer a clear path to employment for people who are not blind and visually impaired, but this experience is not true for many of the people who were interviewed.[11]

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[9] "Academic standards at schools for the blind aren't very high. I passed, but the bar was set very low… Going to college this really set me up for failure." 33Ma

"Going from a school for the blind to a mainstream college, I had to get my own readers, services, ordered my own books from the library for the blind, it was a culture shock of how to study." -64F

[10] "I say that [barriers were different due to my race] because going through high school there were certain things I didn't have access to that I had access to in college. What I learned is that other students had access to certain things in high school I did not have access to." 33Md

[11] "I grew up in a nice part of the country, a well-off part of the country…. I had a bachelors in cognitive neuroscience and I wanted to do clinical psychology which is close to psychiatry which I had wanted to go to med school for. I realized that I started hearing things about electronic medical software not being accessible, hospital record software not being accessible. You hear

C. Finding Jobs

  Literature on the employment of blind and VI people, as with others with disabilities, is often focused on their interactions with job training and vocational rehabilitation services. Those interviewed in this study simply do not view VR as being helpful in gaining employment, often noting that VR would take credit for jobs they, as clients, pursued independently of the VR agency. A staggeringly low total of 6 interviewees reported a VR counselor having helped them gain employment. Their interactions with various VR programs may be due to the unique nature and cost of blindness, as well as VR employees' unfamiliarity with blindness.[12] Positive experiences with VR services involved job coaches who accompanied individuals on interviews and technology help, either through the purchasing of equipment, training, or creating solutions in inaccessible workplaces. Many individuals discussed VR in a mistrustful way.[13] When asked about services they could have used in order to help find a job, or that VR had offered them, few interviewees could articulate what they could have used in order to have had a more successful employment outcome.

  Motivation to work is certainly not lacking amongst those surveyed, although some interviewees who were working part time and collecting benefits believed this was a problem their peers had. Many interviewees who had worked expressed that they were expected, through values instilled by their family members and society, to work and contribute. An important distinction was made, especially by those who were seemingly grateful for the monetary support they receive from SSA, between relying on SSA assistance and living comfortably.[14] Coupled with motivators to work are fears of what happens if an individual were to gain tenable employment and then lose their job; however, most recipients were1 not worried about losing benefits if they were to work.[15] Re-enrollment periods seemed a daunting amount of time, even a

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that as a rumor, but I've learned since that it's completely true that the records aren't compatible with the software I use to read documents on a computer." -34F (employed full time, not on benefits, has a master's degree and scored well on the MCAT prior to being told medical schools' technical standards required vision).

[12] "I think because of the lack of general accessibility, the adaptations I have to make as a blind person are pretty expensive and even with the help that VR has been able to give me, I think the vast majority of the things I've needed over the years are not provided by them" -44M

[13] "VR gave me a computer. I got training on Microsoft 7 and now everyone is using Windows 10. The screen reading software doesn't work the same. The training at the career center has no support. I know I need to be taught on a new one. If I don't feel like I have adequate training I am not going to put myself in a position where I know I can't do a job." -45F

After going blind. "I started learning how to use all that [adaptive technology after vision loss] but I never even actually finished through Maryland. Ended up having a pretty bad experience completing it… I learned a little bit of the mobility skills… *Can you tell me about the experience?* I was learning how to use a screen reader software. Maybe he [the counselor] has narcolepsy or something but he kept falling asleep in the middle of our lessons. So one day I just got up and left…" -27M

[14] "People are going to be faced with the philosophical question, do they work and make a little more money or do they not work and make a little less money. Quite a lot of people are like that." -33Ma

[15] "You have to work under the limit so you don't lose your benefits. Every time you find a job you need to know you're going to be under or just let go of social security." -57F

few months, for people who would have no way to pay rent or bills.[16] This possibly explains why more than half of those surveyed did not have the proximate goal of getting off of benefits.

Barriers to employment were multiple but typically centered around employer attitudes and social stigma as well as around technology. Outside of blatantly discriminatory actions taken in hiring scenarios by potential employers, including making one interviewee take off his sunglasses during a video interview so that the interviewer could see his non-functioning eyes, employers are perceived as being fearful of the prospects of hiring blind employees. Multiple interviewees expressed the difference between their distinct technology and work-related needs as blind people and the ease with which other disabled people, who are deaf or use wheelchairs, can still easily access the main tool most jobs require the ability to operate: a computer. Lastly, technology seemed to be the crux of nearly all discussion of failed attempts to gain successful employment, find employment, or the reason for termination for employment. One interviewee gave up trying to work in the mid-1990s due to her frustrations with being unable to perform an at home telecommunications job and has collected SSDI since.

D. Employment

Of the 8 people who were currently employed full time, all of them either work at a job which serves the blind, or in the case of one interviewee, in a workplace where another blind person had previously worked.[17] As one interviewee stated "Vision loss is a good thing in this field. You can walk the walk." The stacked bar chart in Figure 1 provides a visual representation of employment outcomes of the 35 interviewees (not working, part time, full time). The majority of those who were employed full time worked in blindness related field and many interviewees (14) had at some point worked in these fields. Additionally, four individuals were employed at some point in their careers in a National Industries for the Blind affiliated non-profit agency where they were able to receive at or above the minimum wage in non-competitive jobs. Finally, two individuals worked in vending services jobs which, established under the Randolph-Sheppard Act, create federal contracts for blind people to run vending services from soft drink machines and coffee stands to large cafeterias.

While the previous section on finding jobs highlighted the ways in which employer doubts concerning the viability of hiring a legally blind person are daunting to the prospects of employment, multiple interviewees explained they were hired primarily because a blind person had worked in the same place of employment previously. Important to the success of workers were necessary accommodations made by employers.[18] Multiple interviewees were hired by government agencies including, but not limited to; state departments of transportation, the

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[16] "I think a lot of people who are blind don't work in order to keep their benefits because it's such a hassle to get on and off of benefits." -28F

"When I lost a job my benefits didn't come back. I have some medical issues that need to be paid for and that's a concern for me." -44Fa

"You need some help to take advantage of everything you possibly can. Sometimes when you're brave and you give it up you have to be smart. I thought I was being smart. I thought it was going to be easy to get my benefits back when I lost that job. It wasn't. You have to be prepared for the worst to happen." -49M

[17]"One of the most important factors for me getting my job is the school district already had a legally blind teacher so they were there to help me find solutions." -33Mb

[18] "There was another blind guy there named Marshall. He was quitting at the same time I applied. They said 'ok, we saw Marshall, we're gonna take a chance on you.'" -64F

Internal Revenue Service, the US Department of Agriculture, and the Social Security Administration. Many of those who worked in government jobs, doing administrative or customer service work, felt as if they were not treated as well as other employees and upward career mobility was limited.

Many individuals lost jobs/were unable to do jobs because of problems related to accessibility, chiefly in terms of technology. Multiple individuals who worked in customer service or administrative jobs had to contend with the simple fact that the technology available to them, which they knew how to use well, was not suited for the jobs they were attempting to do. This caused many people to either change course in the jobs which they would attempt to obtain or, in some cases, leave jobs in which employers could not legally fire them from, but at which they did not feel fulfilled by the lack of work tasks they received.

E. Experience with SSA Programs

> "I received benefits until 2012 and I was brave, and I gave up all of my SSDI. I had a good job and then I was part of a layoff and had to get my benefits reinstated. It was the worst process I ever went through in my life, it was worse than going blind." -49M

Personal experiences with SSA programs were coded for negative interactions and adequate personal financial support, which the majority of interviewees felt, at the time they received benefits, met their financial needs. Overall, few interviewees had negative experiences with SSA specifically, but those who did sometimes had accrued massive debts in the form of overpayments. More than one interviewee indicated they were in debt of more than $10,000 after appeals due to more than a decade, in one case, of payments made when the individual was working. The interviewee stated that he had not received any kind of notice, in a form accessible to him, alerting him to the overpayments. Errors attributed to the SSA which should cause concern had to do with: files not being updated when earnings were reported

Multiple interviewees expressed frustration with the lack of outreach on the part of the SSA. The most serious charges against the SSA concerned the mismanagement of beneficiary accounts, where beneficiaries were receiving unwanted checks. Frustration with inconsistency of interactions, including making changes to an account, depending on phone operator was also a major source of negative interactions with SSA. Three types of suggestions were made: more consistent and clearer communication, a more consistent consumer experience which includes better training of SSA customer service representatives, and, in some cases, an increase in SSI/SSDI payments due to the nature of blindness.

The first type of suggestion, which came nearly exclusively from those individuals who owe SSA back payments, or had their benefits suspended wrongly, due to no perceived fault of their own: create a more consistent line of communication. Prior to 2012[19] mailings to blind and visually impaired people were not universally made in an accessible format. It is important to acknowledge blind people do not have caretakers or readers. Interviewees' negative interactions with the SSA were generally not about overpayments or dissatisfaction with benefits, but rather

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[19] While this specific case (American Council of the Blind v. Astrue) was resolved in 2009, a 2012 letter was received by the US District Court in California's Northern District in which a member of the class specified in the case (individuals with visual impairments who received payments or were payees) alleged SSA not fulfilling its promise to make material accessible. There was no further action after this date. See:
https://www.clearinghouse.net/detail.php?id=10899

about a lack of information concerning SSA programs, how blind work expenses work, when they did or did not have to report earnings, and whether or not the SSA had a record of them being legally blind. One interviewee said he does not receive mail in a format he can access so he doesn't know when information of notices come to him. A former SSA employee remarked that she observed highly inconsistent customer service while at the SSA and while she acknowledged the positive steps the SSA has made to address some of these problems, she said those she works with as a rehabilitation professional still have inconsistent experiences. She noted that she was not familiar with much of the Red Book while an employee at SSA. She said while working at the SSA *she was unaware that she qualified to deduct her blind work expenses*. Some of the frustrations with the financial support SSA gives could be ameliorated by ensuring blind people know about these incentives.

The second type of suggestion was for a more consistent consumer[20] experience. This stemmed from the non-filing or mis-filing of reported earnings and in two cases, marriage certificates, which prompted substantial overpayments. There is currently no "stop" button for payments which some interviewees suggested as a way for SSA to get a message from a consumer who knows they are receiving checks in error. Another area of inconsistency interviewees highlighted was the training customer service agents seemingly had and the differences in experiences in interactions with local v. national offices. Interviewees seemed to prefer to work with local offices as opposed to national offices/representatives.

The third type of suggestion concerned lack of support from SSA specifically for blind people. As was noted earlier, the ease with which people with other disabilities can do "normal" jobs does not present itself to people who are blind. While blind work expenses exist for those who receive SSDI, it does not change the situation many find themselves in: it costs a lot of money to be blind. All technology is not covered by VR or other services and needs of blind people aren't health-related like those of people with other disabilities, even other physical disabilities.[21] Dissatisfaction with SSA programs was not pointed towards the dollar amount received as much as it was towards the misrecognition of blindness related costs, savings limits, and in one case, work expenses. These suggestions are not those of the author and while they are from a motivated sample of interviewees, they are coming from people who do not (for the most part) collect benefits because they do not want to work.

Implications of Findings & Suggestions

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[20] Service provision for people with disabilities has been understood this way since the beginning of the 1970s and many individuals used language like this.

[21] "Having a blind kid costs a lot of money." -29F, talking about herself.

"What if I have to live in a part of town where there isn't consistent bus service and I have to use lyft or uber to get where I need to be? That isn't taken into account with my monthly benefit, nor are assistive technology costs not covered by voc. rehab. I know about expenses like guide dogs and transportation to and from work but where are the other exemptions." -33Ma

"The cost of living for someone with a disability is much more than someone without. Transportation. I spend $12 each way on Uber just to get to work. Even though I make money that adds up. I have to Uber just to go get a haircut. I can't cut my own facial hair. All kinds of different small things add up that people without disabilities may take for granted." -33Md

"People who are blind need equipment that is different than most. Any adaptive equipment is not insurance related." -44Fa

Blind and visually impaired people face numerous challenges when entering the workforce. While legislation has created administrative, civil service, and vending jobs for the blind, to name a few, competitive employment for blind people is still strongly affected by stigmas about the capabilities of blind workers. The Social Security Administration needs to address the particular needs of blind and visually impaired beneficiaries and be more aware of the ways in which blind and visually impaired people access information. Also, Ticket to Work (TTW) is not working for the blind and visually impaired people surveyed. This issue is most likely related to the inaccessibility of SSA literature, as the interviewees sampled believe SSA is still doing a poor job of disseminating in a way that is reaching them.

A. *Addressing the Needs of Blind & Visually Impaired Beneficiaries*

The accessibility needs of blind and visually impaired beneficiaries differ in two significant respects from that of the fully sighted beneficiary: 1) information from SSA needs to be made available to them based on their visual impairment and preferred modes of communication, and 2) their ability to use various technology represents a staggeringly wide range as some blind people cannot read Braille whatsoever and others are not adept at using assistive technology. Suggestions for the SSA include the creation of a system where recipients can choose their preferred format of communication. This system would ensure notices from SSA were delivered to blind and visually impaired people in the way which is easiest for them to access. While this system exists in some form, it is being under- or not at all utilized as many individuals still receive mail in inaccessible formats.

The ability to use a preferred format may be an area the SSA has to explore as their communication with recipients is conducted primarily through mail. Some blind people cannot read Braille, especially those who have little to no usable vision, who are undergoing skills training to use computers. They may not have been taught Braille. Also, individuals who lose sight over time but did not learn Braille at a young age would fall into this group which would be most easily communicated with by a phone call, or in many cases, an email. While this may require more resources to proactively call and check in with beneficiaries, it would save SSA the trouble of dealing with appeals from people who did not know the status of their accounts or were unable to hit a "stop" button once they were tenably employed and receiving payments in error.

B. *Accessibility of Programs and Information*

Interviews showed blind and visually impaired people were often frustrated with what they perceived as a lacking availability of information from the SSA. A disconnect exists between the available resources which SSA has for beneficiaries in general, and those which people are able to access. One interviewee suggested that information be made available from time to time for blind and visually impaired recipients, in the form of a newsletter or call. Awareness of TTW *existing* was generally high among participants, but recipients; lack of interaction with the program was in part due to non-familiarity with it. Those who were current recipients and knew about TTW did not have a good grasp on how to go about enrolling in TTW. Multiple interviewees described a program which would perform the functions of TTW: a program which would allow them to start working without fear of losing benefits like healthcare, immediate job skills evaluations and placement, and having to reapply for benefits if a job placement did not work out.[22] Those same interviewees did not know how TTW worked. TTW is overall underutilized by people who are blind and visually impaired, and this is an area the SSA

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[22] This was only a handful of interviewees

could focus on to help turn beneficiaries into workers, but they need to focus specifically on how to encourage legally blind recipients to interact with the program.[23]

SSA needs to address this lack of access to information about its programs and responsibilities. This is different than ensuring notices are delivered in an accessible format and should be addressed as such. As one interviewee, who notes the exasperation with the complexities of how SSA works as they present themselves to the lay person, "get it down to where the person who cannot read can understand it." Blind work expenses, Substantial Gainful Activity (SGA), and TTW, are all terms recipients described, or, when prompted, could remember vague components of but did not even know if they had interacted with these programs or taken advantage of them. Ensuring blind and visually impaired people are aware of what exists is crucial in ensuring they can help themselves. This is not going above and beyond the duties of the SSA. Similar to looking for employment[24], or recruiting participants by a flyer for this study, blindness is very different from other disabilities.

Conclusions

Blind and visually impaired people's experiences with all aspects of work is highly complex. There is no solution to the problem of blindness. The uniqueness of not only the conditions of visual impairment, but the unique conditions of the various visual impairments of the 35 people interviewed makes it difficult to prescribe any policy changes that will have a definite and direct impact on the employment outcomes of all blind beneficiaries. However, understanding the unique social problems, the stigmas, and the general inaccessibility which blind and visually impaired people are presented with daily can hopefully foster a change in the ways in which this population is understood by the SSA, employers, and the general public. Recommendations to address the accessibility needs of the blind are not being made explicitly because the author is not an expert on how SSA implements its programs, conducts trials of new programs, or when and how they have made strides in addressing the problems presented in this report. However, the introduction of a system which tracks blind and visually impaired recipients could be useful to SSA.

Further research should be conducted in a few areas. First, SSA should review what is happening to its blind recipients, and whether or how they are falling through the cracks. Secondly, there are serious issues outside of the purview of SSA which are keeping blind people from working and these should be explored. Evaluation of education of employers about the capabilities of blind employees is an area where further research could be conducted. Simultaneously, interviewing employers themselves could be a next step. This report interviewed employees, and previous studies have interviewed VR professionals, but there are no readily available examples of interviews of employers regarding employment of the blind. This problem is persistent and has drastic consequences for the self-esteem of blind people who are potential employees and feel as if the situation is hopeless.[25]

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[23] "I don't think most blind people have a ticket to work. I think we receive some benefits from it but I don't think we interact with it." -44M

[24] "When I go into a mall, I don't see a help wanted sign." -33Ma

[25] See: https://lighthousecfl.org/node/69

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List of Acronyms

ACB	American Council of the Blind
ACS	American Community Survey
AFB	American Foundation for the Blind
CDC	Center for Disease Control
DVI	Division For the Visually Impaired
DVS	Digital Voice Signature
HSRB	Human Subjects Review Board
NFB	National Federation of the Blind
NHIS	National Health Interview Survey
NIH	National Institutes of Health
SGA	Substantial Gainful Activity
SSA	Social Security Administration
SSDI	Social Security Disability Insurance
SSI	Supplemental Security Income
TTW	Ticket to Work
VR	Vocational Rehabilitation

Appendix A: Recruitment & Interview Documents

Recruitment for Research Study

11/28/2017

Re: Factors Affecting Employment of SSI/SSDI Beneficiaries who are Blind and Visually Impaired

Dear NFB Member

Are you legally blind? Have you received SSI/SSDI at some point in your life? Would you like to have your voice heard and make a positive difference for people who are blind and visually impaired?

We are writing to let you know about an opportunity to participate in a research study about visual impairment, work, and rehabilitation. This study is being conducted by Andrew Jenks from the University of Delaware. It aims at understanding the lived experiences of blind/visually impaired people better.

We are contacting you because you are a member of the NFB and we want to hear about your experiences. For your participation in a 30-45-minute telephone interview We are offering compensation of a $20 VISA Gift Card. Please note you must have received SSI/SSDI at some point in your life to participate. The findings of this study, while reported to the Social Security Administration, *will not have any effect* on current, past, or future benefits. Your name and contact information will be de-identified in data and the final report so that confidentiality is maintained

If you are interested in participating in this research opportunity please contact me either by email at ajenks@udel.edu, or by phone at (302)-750-2746. If you would like additional information about this study, please call or email.

Thank you again for considering this research opportunity.

Andrew Jenks M.A.
University of Delaware
Department of Political Science and International Relations

Interview Questions
Individual

1. How do you describe your visual impairment?
    a. Is it a hereditary or acquired impairment?
2. Do you identify as having any other disabilities?
3. Ask about other demographic questions if not in dataset
    a. Race

School
1. How has being visually impaired affect you going to school or finishing school? Why?
    a. Did you graduate from high school?

b. (if graduated high school) Did you ever go to college or vocational school after high school? Did you graduate?

c. What kinds of accommodations helped you with your disability while you were in high school [or college]?

d. (if applicable) Why didn't you graduate from [high school/college]?

2. How old were you when you first started receiving benefits?
   SSI/SSDI?
3. Did you ever have a steady job before you went on benefits?
4. Have you worked? What jobs?

If yes: Were any of the jobs you had in your chosen field or career at the time, or did you consider them just temporary jobs?

If worked in chosen field/career: Has your disability caused you to change the types of jobs you can do or to change your career? If so, how and why?

Work
1. Now, I would like to ask you to think back to the time when you most recently began working. How and why did that happen? If applicable, if they haven't had a job skip to question 6
   Address the following questions if not covered in answers to questions above:
   a. Why did you want to work? What led you to make that decision?
   b. How did you go about finding a job and starting to work (originally or most recent)? Who helped you?
   c. Did you get any services to help you find a job or get ready for work? How important were these things in helping you get back to work at the beginning?
   d. Was getting off benefits a goal? What led you to make that decision?
   e. Were you worried about overpayments or losing benefits if you worked?

2. Why did this job work out for you (willing company, accommodation, transportation, OJT program)?

3. Why did you start working when you did?c
   a. Did something change (health, access to transportation, finished school, needed more money)?

4. What was most important in helping you start working?

5. What supports did you use or receive, if any?

6. Were there any supports you needed to start working but did not have? How could these have helped?
   Who do you think would have provided these?

a. (if they haven't had a job) What supports are you aware of (ask probes concerning VR/SSA programs)

7. Is there anything else that we didn't talk about that you think was important to your being able to start working?

Ticket to Work & SSA

1. Have you heard of Ticket to Work?
   a. If yes: have you interacted with the program (go to 2)

b. If no: provide info on Ticket to Work (skip to 5)

2. Can you tell me about your job placement and how long you were employed there?
3. Did you find any benefits of TTW that you hadn't experienced in the past?
4. Would you say that TTW was successful? Why?
5. Do you think the Social Security Administration provides/has provided you with adequate support through SSI/SSDI (and TTW if applicable) based on your disability?
6. Do you think the SSA provides others with an adequate level of support based on disability?

Perceptions of Work & Supports

1. What do you feel are the greatest barriers to employment for blind/visually impaired people generally? (probe this answer)
   a. Are there any other factors? (keep probing)
2. What did you feel were/are the greatest barriers to your employment as someone who is visually impaired?
   a. Were these different at different points in your life?
   b. Do you think these may be different because of one of your other social identities like race, sex, ethnicity, other disability, sexuality, etc.?

Appendix B: Tables & Figures

Table 1: Rates of Education Nationally Among Different Disability Groups (ACS, 2015) (Erickson et al., 2017)

	Less than HS	MOE	HS	MOE	Some College	MOE	BA or Higher	MOE	Sample
All	20.1	0.34	34.4	0.28	31.5	0.27	14	0.2	198395
Visual	23.2	0.58	31.3	0.64	30.6	0.63	14.9	0.49	35287
Hearing	17	0.5	32	0.62	33	0.63	18	0.51	39826
Ambulatory	21.6	0.34	35	0.4	31.8	0.39	11.6	0.27	100725
Cognitive	24.2	0.39	35.9	0.44	29.5	0.42	10.5	0.28	81971
Self-Care	25.5	0.61	34.8	0.66	28.9	0.63	10.8	0.43	36465
Independent-Living	24.5	0.42	37.2	0.48	28.1	0.45	10.2	0.3	71602

MOE= Margin of Error

Table 2: Rates of Employment Nationally (ACS, 2015) (Ericson et al., 2017)

	% Emp	MOE	% Full Time	MOE	Sample
Non-Disabled	78.3	0.08	58.6	0.1	1540991
All	35.2	0.28	22	0.24	198395
Visual	42	0.68	28	0.62	35287
Hearing	51.8	0.66	37.5	0.64	39826
Ambulatory	24.3	0.36	14.8	0.29	100725
Cognitive	25.5	0.4	12.5	0.3	81971
Self-Care	15.8	0.51	8.5	0.39	36465
Independent-Living	16.3	0.37	7.4	0.26	71602

%Emp= Percentage of all people aged 21-64 who reported being employed, defined as "at work": those who did any work at all during the reference week as a paid employee (worked in his or her own business or profession, worked on his or her own farm, or worked 15 or more hours as an unpaid worker on a family farm or business) or had a job but temporarily did not work at that job during the reference week due to illness, bad weather, industrial dispute, vacation or other personal reasons.
MOE = Margin of Error.
% Full Time = Percentage of all people aged 21-64 who reported being employed full time/full year defined as: A person is considered employed full-time/full-year if he or she worked 35 hours or more per week (full-time) and 50 or more weeks per year (full-year). The reference period is defined as the 12 months preceding the date the questionnaire was completed. Note: this does not signify whether a person is eligible for fringe benefits.

Table 3: Rates of Employment in Delaware (ACS, 2015) (Erickson et al., 2017)

	% Emp	MOE	% Full Time	MOE	Sample Size
Non-Disabled	79.5	1.33	59.7	1.61	4,354
All	33.3	4.81	28	0.62	507
Visual	53.5	12.37	32.4	11.61	79
Hearing	55.7	12.26	27.9	11.07	89
Ambulatory	19.6	5.56	10.9	4.52	251
Cognitive	21.9	6.46	7.8	4.14	220
Self-Care	11.9	7.7	6.6	5.9	91
Independent-Living	18.2	7.06	6.5	4.51	174

%Emp= Percentage of all people aged 21-64 who reported being employed, defined as "at work": those who did any work at all during the reference week as a paid employee (worked in his or her own business or profession, worked on his or her own farm, or worked 15 or more hours as an unpaid worker on a family farm or business) or had a job but temporarily did not work at that job during the reference week due to illness, bad weather, industrial dispute, vacation or other personal reasons.

MOE = Margin of Error.

% Full Time = Percentage of all people aged 21-64 who reported being employed full time/full year defined as: A person is considered employed full-time/full-year if he or she worked 35 hours or more per week (full-time) and 50 or more weeks per year (full-year). The reference period is defined as the 12 months preceding the date the questionnaire was completed. Note: this does not signify whether a person is eligible for fringe benefits.

Table 4: Characteristics of Interviewees who are Current and Not Current Recipients of SSA Benefits

	Current	Not Current	Total
Age			
Under 40	12	6	18
40 and Over	14	3	17
Sex			
Male	15	4	19
Female	11	5	16
Current Work Status			
Not Working	13	1	14
Part Time	10	3	13
Full Time	3	5	8
Current Student			
Yes	4	1	5
No	22	8	30
Race			
White	18	6	23
Black	3	1	4
Asian	2	2	4
Hispanic	1	0	1
Mixed	2	0	2
Region			
South	12	4	16
Northeast	3	0	3
Midwest	7	2	9
West	4	3	7
Other Disability			
Yes	6	2	8
No	20	7	27
Education			
High School	1	0	1
Some College	9	2	11
Bachelor's Degree	9	1	10
M.A. or More	7	6	13
Onset of Impairment			
Childhood	19	7	26
Adulthood	7	2	9
Vision			
High	5	1	6
Low	8	5	13
None	13	3	16

Table 5: Interviewees Experiences with Work who are Current and Not Current Recipients of SSA Benefits

	Current	Not Current	Total
Found Job Through:			
Personal Connection			
Yes	10	6	16
No	15	3	18
Traditional Searches			
Yes	11	6	17
No	14	3	17
VR			
Yes	5	1	6
No	20	8	28
VR Services for Work			
Yes	13	3	16
No	12	6	18
Services Important for Work			
Yes	9	3	12
No	16	6	24
Goal of Getting Off Benefits**			
Yes	10	6	16
No	17	2	18
Concerned with Losing Benefits			
Yes	10	1	11
No	16	8	24
Concerned with Overpayments			
Yes	5	1	6
No	21	8	29
Job Worked Due to Accommodation			
Yes	11	5	16
No	15	4	19
Working			
Not	13	1	14
Part Time	10	3	13
Full Time	3	5	8
Worked in Chosen Field			
Yes	10	6	16
No	16	3	19
Worked in Blindness Field			
Yes	10	4	14
No	16	5	21
Changed Work Due to Vision			
Yes	17	5	22
No	9	4	13
Job Worked Due to Accommodations			
Yes	11	5	16
No	15	4	19

*One interviewee has never worked which is why the first five categories contain 34 instead of 35 interviewee responses.

**One interviewee never answered this question

Table 6: Interviewee Interactions with SSA who are Current and Not Current Recipients of SSA Benefits

	Current	Not Current	Total
Received SSI			
Yes	17	7	24
No	9	2	11
Received SSDI			
Yes	20	6	26
No	6	3	9
Received both SSI & SSDI			
Yes	12	4	16
No	14	5	19
Benefits from Disabled Parent			
Yes	6	1	7
No	20	8	28
Steady Job Prior to Receiving Benefits			
Yes	12	3	15
No	14	6	20
Ticket to Work:			
Heard About TTW			
Yes	24	6	30
No	2	3	5
Interacted with TTW			
Yes	6	0	6
No	20	9	29
SSA Provides Adequate Support to You			
Yes	19	4	23
No	7	5	12
SSA Provides Adequate Support to Others			
Yes	13	2	15
No	7	5	12
Don't Know/Not Sure	6	2	8
Negative Interaction with SSA			
Yes	13	3	16
No	13	6	19

Figure 1: Stacked Bar Plot Comparing Work Outcomes of Respondents Who Have Worked in Blindness Related Fields.