



Episode 13: Re-Evaluating Support Systems for People with Disabilities

Voice over

Welcome to Let's get to work bringing guests from the world of disability researchers, policy makers, people with disabilities, to help us learn about the latest trends and thinking to advance workforce development and employment policy that produces sustainable economic opportunity for individuals with disabilities. The let's get to work reimagining disability inclusive employment policy is part of the NIDILRR, National Institute on Disability Independent Living and Rehabilitation Research funded center on Disability Inclusive Employment Policy. which includes leading researchers at Syracuse, Rutgers and Harvard University. I'm excited today to bring with us, Dr. Zack Morris, assistant professor at the Stony Brook School of Social Welfare. I think of him as the researcher who reminds us and goes deeper with each new generation of his research about understanding the extra cost of living with a disability. Zach, thank you for joining us today and we'll jump right into some questions.

Zach Morris

Alright, thanks so much for having me, Michael. It's great to be here.

Michael Morris

I probably should say to our listeners, we have the same last name, but we're not related. Okay. Well, as I said, this is podcast is from a center that studying disability inclusive employment policy. Zach to you, what does disability inclusive employment policy mean to you? And why is it important to employers, people with disabilities and the economy?

Zach Morris

Okay, well, thanks again, for having me. I think, you know, when I when I think about disability inclusive employment policy, I think we should go to first principles, which is, you know, that everyone should have the opportunity to achieve their goals in their dreams and their ambitions. And, and that should be true for anyone, regardless of their disability or not. Right. And, and so I think ultimately, the aim and objective of Disability Employment Policy is to realize that goal and objective and that, that everyone has that opportunity. And so, I think, when we, you know, when I think about how's the labor market doing, I'm not just thinking, you know, what's the unemployment rate, but how is the unemployment rate for people with disabilities? how, you know, what is the prospects for people who might have barriers to achieving these ambitions? And how are we doing? Helping these individuals in these people realize their goals and ambitions. And I don't think that work is the only you know, participation domain or area where people can achieve their goals and ambitions. But it's one of the most important and one of the areas where people really get a sense of meaning and purpose in life. And so, it's a really important area to focus on.

Michael Morris

Well, I appreciate that context, because I think your research really takes on a unique perspective related to employment policy, whether you're a person with a disability or not. Employment is probably your major means to financial stability, greater financial health. And you really have struck out on a fairly unique course, at least in the US for looking at really the financial stability of people with disabilities. Maybe a first question I'd like to ask, how did you decide to concentrate on that area of research? Where there certain things that were motivators or what brought you there?

Zach Morris

I really started out, you know, doing my PhD looking at international disability employment policy reforms, and very attuned to OECD studies looking at you know, different countries and how they're reinventing disability benefit programs to make them more employment oriented. And also very familiar with what we've done in the US in terms of early intervention trials or demonstration projects and in efforts to help people on disability benefits, I get to work in and ultimately came out, you know, for example,

how to study looking at predictors of employment among disability benefit recipients across nationally and in showing that and looking at how, you know, if countries that invest more in integration policies, so have more integration services and vocational rehabilitation opportunities, and found that there really was no predictor of higher rates of employment. You know that integration policies were not a significant predictor of employment cross nationally and thinking, well, how are we measuring integration policies? And what are we missing here? In terms of thinking about disability employment policy? And I think what struck me was a very, I think, a very eye-opening speech that a famous economist called Mark, I'm sure people on your podcast listening have heard of him, or if not, he is the Nobel Prize winning economist who gave a speech at the World Bank in 2004. And I think it's really under read, it's an excellent speech, where he lays out that, you know, trying to understand the financial inequalities that exist for people with disabilities, and laid out very clearly that he sees two kinds, fundamentally, two kinds of inequalities, that people with disabilities experienced, one is an income disadvantage, and the other what he calls a conversion disadvantage. And so, I think, where most of our attention is on the income disadvantage, and, you know, barriers that people have getting into work, staying in work, getting the skills, they need to get the jobs, dealing with issues of discrimination, right, those are all related to the income disadvantage. And then on the other side is this idea called what he called the conversion disadvantage, which is that people with disabilities face many different costs. And these costs inhibit the ability to use their income, the same degree or to the same standard of living as those without a disability, right, and that this, so \$30,000, for a person with a disability, who also has many costs, whether they be for transportation, or caregiving, or technologies, they need to work, right, that these, these costs inhibit their ability to achieve the same standard of living. And so I think that, you know, it was really it's really underappreciated in the literature, and in just us, but US but also globally, the role of these out of pocket expenses in their impact on not only the financial security, but the ability for people with disabilities to do the things that they need to do, whether it's go to work at the school get complete their daily living activities.

Michael Morris

That takes us really into a very clear set of issues. I'm going to come back to that. But I want to talk more about public policy in general, we know that, although we would aspire that all public policy is consistent in responding actually to those two types of costs. It

actually is not the case. And public policies continue to pose barriers to the Employment and Economic Advancement of People with Disabilities. Can you point out public policies that are particularly holding people back, and not really responsive to this notion of what you call the conversion costs, the extra cost of living with a disability that other people don't face?

Zach Morris

So, I think there are really a number of examples, but one that I think is really worth paying attention to is because it is so relevant to accessing benefits and services is how we measure poverty. And so, you know, poverty measurement is one of the central means in which people gain access to whether it be food stamps, or SNAP benefits, or our welfare benefits, or Medicaid, or housing, assistance. And so, it really matters how we measure poverty. And, you know, I think we wrote this together, Michael, you have a lot of knowledge here. But we worked on a study where we said, you know, one of the studies that I was part of, we estimated how much it costs to live with a disability, on average for people with disabilities in the US. And so, it was about \$18,000 a year on average. And so, the way that we're measuring poverty now is not accounting for this disadvantage, this conversion disadvantage, and so we're treating people with a disability with, as with \$30,000, as the same income as a person without a disability with the same income, when that's not really, really right. You know, we adjust for things like household size, right? We all recognize that a family of five needs more money to make ends meet and family too. And I really think public policy should similarly adjust for these extra costs of disability. And that has impacts on many different policy facets, and I think would really expand safety net programs and access and supports and services to people with disabilities and help them with their financial insecurity.

Michael Morris

And you're right, we have worked on this topic together. You know, there is a great debate that continues and perhaps as the Political parties become even more polarized is there is a belief that in this country and maybe in other countries, that poverty is sort of self-induced, and that the more benefits that are provided, the less motivation there it is for people to utilize their own means and behaviors to escape poverty. What's your reaction to that? And how does that play in, I think in a different way that hasn't really been taken

up in the public policy world, because of your research, which really is documenting these extra costs beyond, you know, any semblance of this is something self-induced?

Zach Morris

I mean, it was it's a perpetual debate and discussion. We talked about it all the time in the classes that I teach, right. Around dependency, or self-sufficiency, and the rights versus responsibilities, debates, that are very common in social policy, particularly in US social policy conversations. I think, you know, ultimately, those things need to be considered right, we need to be thinking about, you know, issues of fiscal responsibility, for example. But I also think that, you know, fundamentally, we need to be thinking about whether people have enough to make ends meet. And, you know, I have a new paper coming out where I really argue that the way we should be analyzing disability benefits isn't whether how well people on disability benefits are able to, you know, not live in poverty or escape material deprivation. And I think a lot of the literature on disability benefits is about, you know, how much of the labor supply or how many people who are, who should be in work are on disability benefits, and how can we? And so, thinking about disability benefits is kind of having this disincentive effect for labor? And I think that's a question that, you know, macro economists think about labor economists think a lot about and we should be thinking about ways to increase employment and giving people who especially because we know a lot of people on disability want to go to work, right? There's a very high percentage of people on disability benefits, Social Security, disability benefits are work oriented, they would like to go to work, and we should help them go to work. But I think fundamentally, we should be judging our disability benefit system in our and in our Disability Employment Policy, based on the notions well, how effectively are we enabling people to have their basic human needs met? And to, to you know, we have some serious financial hardships in our country, people who are skipping meals, who are living in and poor housing conditions, who, who are really facing basic economic hardships. And I think, fundamentally, that should be the goal of social policy and disability employment policy as well is, is that when people are in work, do they earn enough to make ends meet? And when they're out of work, and they can't go to work? Are they able to still maintain their ability to make ends meet? And then I think secondary are these questions around dependency. And in I would really point to international examples here, because, you know, I'm a big fan of Danish disability policy, and maybe I'm going too deep down the road here, Michael and slow me down. But I could talk a lot about Danish disability policy and how the Danes do it. It really is built on a model what they call flexicurity. And

helping people stay really focusing on helping people stay in work, but also providing benefits and supports when they need it. And when they're in work, to continue maintaining standard, a decent standard of living.

Michael Morris

What you have learned from the Danish social policy, are they transferable to the US in terms of lots larger population? Different socio cultural, political issues in play, but I'll ask your opinion, you know, could we translate some of what they're doing to propose reforms to our social policy?

Zach Morris

Well, yeah, I mean, that's always the question. It's sort of an external validity question, right. Is, is it with this approach work outside of that context of Denmark? And I don't think it would, I don't think we should be thinking of directly taking approach somewhere and copying it, you know, but I think there's inspiration and ideas to be learned and from other countries, and certainly there's, there are really important ideas that we could take from the Danish approach. The other thing I'll say is that no country has really solved the Disability Employment puzzle. And, you know, I went to Denmark. I've talked to a lot of Danish been a couple of times talk to a lot of the Danish disability researchers. And they will say, you know, they continue to, you know, there's no policy panacea for these issues. But I think what they're what the big ideas that I think they're doing and that we really could think about is moving away from really binary models of disability determination, right, where you are either on disability or you're not. And recognizing that, you know, some people who will be in work with disabilities might not be able to work full time and might need some support to go to work, you know, to help raise their income. So, it's enough so that they can work, and need may need to receive some benefits and supports. They work they do invest much more in, you know, what they call active labor market policies, but you know, rehabilitation in in efforts and supports and services, which we could do more of two, I think like how this could transit in the US is one idea that I know, have been talked about a long time. And I bet you have a lot to say on this, which is idea of extending the earned income tax credit for people with disabilities to have a specifically disability specific Earned Income Tax Credit, I think an initiative like that would have tremendous benefits help people make deal with these extra costs of living, they're their costs of going to work, right? And in would incentivize work, and would be a, I think, a very

welcome addition. And I know, it's been discussed in the in the halls of Washington before, but I've never seen it move. And maybe you have some insight on that, Michael.

Michael Morris

Well, these are challenging times to move anything in a bipartisan way. But I appreciate you raising those examples, because I think they do offer some, you know, at least partial solution to at least the system now, which is binary, as you describe it is all or nothing kind of kind of approach. Let me take you to a different area, we were hard to believe two and a half years later, we're not out of the challenges of COVID. COVID also is for the long-term haulers or individuals post COVID have significant health conditions, new levels and sometimes expanded disability or disability for the first time. Well, first, I'm curious whether this is going to be a new area of research for you as a targeted population that we're just at the very beginning of understanding I'll start there.

Zach Morris

Like COVID long haulers?

Michael Morris

Yeah, yeah.

Zach Morris

Not one that I'm actively pursuing, though I I'm very interested in you know, we're about to do a study around the extra cost of disability, we're going to survey people with disabilities, and about their costs and their unmet needs for disability really good and services. I'd be very curious, these people with COVID, long COVID What kinds of costs they might be incurring, whether insurance covering the services that they need, etcetera, I would be very curious to learn about that. And, you know, I think that'd be a very important thing, whether insurance is covering some of the expenses that they are they're having for health or prescription drugs. I think that that would be an interesting question that I would want to address. But it's not something that I'm actively working on. But obviously, I know that you're in conventual moment, I think Mathematica has done a great study on looking at long haulers and their impacts on the disability landscape and what that will look like.

Michael Morris

Labor shortages, across markets and increase employment by job seekers with disabilities is perhaps one silver lining of the pandemic impact. more acceptance of work from home, although that seems to be changing as more employers seem to be insisting on people with and without disabilities returning to work. Has your research touched any of these trends or around the more flexibility in terms of working from home?

Zach Morris

Not specifically. I mean, I know it has been I think it's a very positive sign. And I think, you know, I do will add, though it's not my I haven't done any empirical research on this is that I'd be very curious to see whether this opportunity to work from home extends to workers with disabilities with less education. And whether they're, you know, we're really seeing you know, more opportunities within the population are specifically for those with less lower skills or fire, who can't, you know, work at a desk, for example. And so that it would be interesting, maybe there are more opportunities for less skilled workers to work from home now than before.

Michael Morris

in terms of your research, documenting the substantial, out of pocket costs associated living with a disability, can you share more about what you've learned? And what are your next set of research questions you're pursuing?

Zach Morris

So, I think we it's very nascent research, right? I think that we, there have been a lot more international studies on this issue than there have been US domestic studies, that we're really learning a lot from international researchers and part of an international research group that meets bi weekly and talks about the cost of disability, we just put out a working paper from the International Labor Organization, the ILO, and talking about different methods that researchers can take to examine the actual cost of disability. So, I think that it's early research, I think that, you know, the first thing is we've aimed to document what those caught how the extent of those costs, and how they vary across different groups, but we really don't know is good information on the kinds of costs. And they're really diverse. And it will vary by context where you live, right, whether you live in an urban or rural area of suburban area, but also by your condition and, and the degree of your

support needs that you might have. Right, there's good variation. And so, I think getting at to the complexity, and of the kinds of costs that people incur is, I think, a first step in my research. But the other step that I think is necessary is to document what kind because they're just looking at costs is not enough, because there are a lot of people who need goods and services, but can't afford them, or they're not available to them. All right. And so, you're not going to they're not going to report those costs, because they just simply couldn't afford it. And I think identifying unmet needs for various disability related goods and services, whether that be assistive technologies, or caregiving as a big one, right, I think is going to be, you know, a major focus of my research and looking at that unmet need, particularly across the full population, people with disabilities, which is a diverse population, and looking at inequalities right, and where, what kinds, where do we see more unmet need? And when I mean, which population groups might there be more in that can hopefully focus policymakers to increase access and support, but we first need to document the need that exist to make that happen.

Michael Morris

We know in terms of employment participation, the substantial differences by race, by ethnicity by gender, do we know in your area of research Is this something that you may be pursuing in the future?

Zach Morris

Right, so we're really, we're just embarking on a NIDILRR study where we're going to look at these questions specifically, across race, ethnic groups, geographic context, income level, and identify, hopefully identify variation and inequities in terms of where there's great unmet need, where there are great costs. And what are the extent we want to quantify if we can, and the objective is to quantify the extent of cost and the extent of unmet needs that people with disabilities occur and in identifying the inequalities that exist among the population to, so I think that the unmet need portion is something that really needs more attention. And it's not an easy thing to get at, right, what it's a very complex question of, well, what kinds of goods and services do people with disabilities required to participate in work, or go to school, or complete their activities of daily living? And it's not it's not it's not a simple policy analysis or a method. But there it's called the, what's been called in the international literature is the goods and services required approach. And it's been, you know, it requires expert advisory panels and listening and

talking and meeting with experts in mostly people with disabilities and learning about what kinds of goods and services they require. And then applying a survey to say, well, these are the goods and services that the experts suggest are required given your support needs, are you able to afford those access those is those goods and services and that'll be how we'll measure it. But, you know, Indonesia, the country of Georgia, South Africa, are excellent studies where they have done this. And so, we're really applying a method that's from elsewhere and bringing it to the US context.

Michael Morris

Will you look at this at a single point in time? Are you do you have the resources to look at it longitudinally?

Zach Morris

I do not have those resources, resources, single survey, but would be great to, you know, benchmark it like that.

Michael Morris

Yeah. And in, in those other countries, have they been able to take a more longitudinal look or, or it's resource allocation, really. But I'm curious.

Zach Morris

There have been longitudinal studies or applying different methods of estimating the cost of disability, but none of applying this method, which really tries to get an unmet need, but you know, if we can really identify a survey that works, and that is consistent, we could do something like that. Right, we could read the survey.

Michael Morris

And are you also looking at the differences in terms of age of onset of disability, and costs at different age points across the lifespan? I think it's

Zach Morris

Something we need to consider. It has been considered in some of the literature using this other method, these other methods. But you know, it's worth incorporating into our survey those kinds of questions, right.

Michael Morris

As you continue this work, hopefully, I know, I was excited when I first learned and was introduced to you is the opportunity to broaden the discussion of public policy, as it relates to not just employment participation or labor market, or, you know, labor participation. But it's a much more nuanced and complex look at the quality of life of people with disabilities. Beyond employment, as you look ahead, over the next five years, I know, we have no crystal ball, to predict where, where things are going, although at the moment, the economic news globally and certainly within the US is not great. Any sense of how people with disabilities may fare economically, as we look ahead.

Zach Morris

I think that what we know is that, you know, that people with disabilities in times of economic hardship, especially rise and fall of the unemployment rate, right, that they can be the first to be, you know, let go, and that, that our employment policies and our can really fail to maintain and, and help prevent that, right, the labor disruption from labor market, and that we'll see, you know, I'm afraid that if we're going to see the, you know, this, to fight inflation, the Fed really needs to put the brakes on employment, right, and we see a higher rate of unemployment, I think that that will disproportionately fall on people with disabilities. And in we should be thinking about policies that can really prevent that, that can help people stay in work and, and prevent, you know, unfair firing practices, for example, but it's not my area of expertise. So, I'm really just speculating.

Michael Morris

Yeah, understood. I think, again, your research is critically important. I think, as you've mentioned, US sort of lags behind in terms of the focus of this, this area of research, and I think it has a lot to do clearly. Our focus can't simply be labor participation, it has to take a much more holistic view on where people with disabilities are in participation in our economy, and what impact that has and I certainly agree there is a difference between expenses and need because expenses are driven by your economic status, and also hugely affected by public policy and how it's working or not working. Any concluding comments you want to share with our listeners.

Zach Morris

I want to direct people to this. We wrote for the United Nations eating division, together with Deng Amman and Jennifer, Darren's a paper about how to measure the autonomy contribution, autonomy participation contribution, specifically around older people, but it was really very much focused on disability and one notion that I feel very strongly about in that papers that we should think about contribution in giving everyone a chance to feel a sense of contribution, a sense that they are They have meaning and worth and dignity. And that doesn't just mean in work, but in life. And that, you know, I think too often we think about contribution and collectivist terms like that, you know, when we when we talk about why we should have more inclusive Disability Employment Policy, we talk about, well, what are the benefits to the economy that that will provide? Right, that, that that will, you know, add to our GDP or into, you know, etc., where I think the goal should be around individualist notions of contribution that we should be thinking about, how do we help people achieve their dreams and ambitions and feel a sense of worth and, and dignity in that can be in work or out of work? And, but of course, work is a major, major means but that that sense of contribution, I think, should be a major goal of Disability Employment Policy. So please read our read our paper I'm sure nobody did.

Michael Morris

Can you give the exact title of it so people will be able to find it? Yeah,

Zach Morris

It's the title is "Measuring the Autonomy, Participation and Contribution of Older People", and it was published by the United Nations Department of Economic and Social Affairs.

Voice Over

Thank you, Zack, thank you for your time today. wonderful insights. Love the research that you're doing, and we'll all continue to learn from it. I hope our listeners will have takeaways from this conversation, which will impact their thinking and behavior. Thank you so much.