

## Employment First: A Pro-People and Pro-Georgia Policy

***“All People Shall Be Afforded Full, Unrestricted Opportunities To Pursue Gainful Employment Regardless of Level of Disability.”***

### **Vision Statement:**

Advance Economic Development in Georgia by Making “Employment First” a Priority For Persons with Disabilities within Georgia’s World Class Workforce

***“Given the choice between work and idleness, people will almost always choose work. Regardless of our station in life, the conditions of our bodies and minds, or the amount of money in our bank accounts, the need to work remains one of our strongest drives. Work is central to our lives, and as such, gives a large measure of structure to our days. Common sense tells us that we feel better about ourselves when we are working regularly.” Robert Drake***

It is well-documented that employment is a meaningful and productive life experience in which most individuals expect to participate. Yet the unemployment rate for people with disabilities is 44%, a full 35% above that of people without impairment. The majority of high school students with disabilities graduate without work, and end up sitting home during what should be the most active and productive part of their lives. The service system still supports congregated work environments where individuals perform tedious low-skill tasks for minimum wage or below. Far too many human resources are being wasted, even though substantial investments in parenting, special education and community-based work instruction have been made. Twenty-five percent of youth with disabilities will end up living in poverty, compared to 9% of their non-disabled peers. Economic self-sufficiency is not possible without employment.

A study by Robert Cimera published in the TASH journal, *Research and Practice for Persons with Severe Disabilities*, substantiated that supported employees returned an average monthly net benefit to taxpayers of \$251 (or an annual net benefit of \$3,016.08 per supported employee) and generated a benefit–cost ratio of \$1.46 for every dollar spent. The comprehensive research looked at all 231,204 supported employees funded by vocational rehabilitation throughout the entire United States from 2002 to 2007. This remarkable finding extrapolates to over \$1.5 billion dollars in cost benefits from supported employment if applied to the total number of US individuals with disabilities served in segregated day placements. Working people return money to the economy.

What can Georgia do to gradually turn toward policies that enable individuals to discover work they are capable of and satisfied with doing?

### **Establish an “Employment First” Policy in the agencies that support people with disabilities to work**

- Policy and practice begins with the assumption that individuals can work.
  - People are paid fairly for work performed.
  - Individual’s status is the same as others performing same or similar work; Individuals do not have to be qualified as “ready” to work, or have pre-requisite skills or training that is not required of other individuals performing the same or similar work.
  - Work takes place in *integrated work settings* in which most of the employees do not have disabilities and in which the individual interacts, on a regular basis in the performance of job duties, with employees who do not have disabilities.
  - Individuals receive fair and *competitive wages* and benefits. A competitive wage is commensurate to the job and responsibilities.
  - The responsibility of people to work is respected and their employment rights protected.
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## Amend the funding and rate structures to support integrated, competitive employment

- Direct all new day service dollars to fund employment outcomes if the person / family choose.
- Prioritize funding structures that favor employment outcomes and individual choice.
- Gradually enhance the rates for individual supported employment and reduce the rates for segregated employment, sheltered work or day habilitation for the vast majority of people with disabilities.
- Develop multi-agency agreements that can braid funds to support people in employment long term; for example, braid funding structures between DOE pupil funding, VR supported employment allotment and Division of DD Supported Employment waiver funding to get transition age youth and young adults into work.
- Review all state agency policies to remove barriers to funding or support for people seeking to enter the workforce.
- Cross train Vocational Rehabilitation Employment counselors and private and non-profit sector employment stewards in best practice such as Discovery profiles, customized employment, resource ownership, job carving, micro-enterprise, etc.
- Develop the supported employment workforce; rebalance wages between Department of Labor employees and Division of Vocational Rehabilitation employees. Establish adequate wages for professionals who are providing job development and support for employment.
- Support the employment efforts of Project SEARCH by providing job coaching for students following training in the work places and for students enrolled in the post-secondary option at Kennesaw State University
- Support the Individual Development Account legislation so people who need assistive technology to stay in work, or who are developing a small business or micro-enterprise can save for the tools they need.
- Amend the Medicaid Buy-in Option to increase enrollment.

### Definitions of the New Employment Model:

**Valued / Gainful Employment** - is paid employment that reflects the achievement of or progress toward a living wage and is based on informed choice.

**Integrated Settings** – are typical community work environments not designed specifically for individuals with disabilities in which the majority of persons employed and participating are individuals without disabilities.

**Employment Supports** - are the array of state and federally sponsored training and support services designed to remove any and all barriers for persons with disabilities to access and fully participate in meaningful work. Employment supports include “Supported Employment” and “Customized Employment.”

**Supported Employment** – is paid, competitive employment in integrated business settings for people who have significant disabilities and require additional supports to maintain traditional employment. It includes support to obtain and maintain jobs that are minimum wage or better and promote career development and workplace diversity.

**Customized Employment** – means individualizing the employment relationship between employees and

*“In our experience with employment development projects across the country, investments in employment pay off for both states and local agencies. Continued funding of day programs that offer endless training in preparation for jobs is an investment in sink holes that swallow money and produce very limited results. Training does not create jobs; jobs create the need for training. Investment in employment programs create taxpayers, improves the health and family stability of individuals with disabilities, and creates economic development opportunities while lower tax burdens. States should invest in employment; it is right for people with disabilities and taxpayers both.”*

*Michael Callahan*

employers in ways that meet the needs of both. It is based on an individualized determination of the strengths, needs, and interests of the person with a disability, and is also designed to meet the specific needs of the employer. It may include employment developed through job carving, self-employment or entrepreneurial initiatives, or other job development or restructuring strategies that result in job responsibilities being customized and individually negotiated to fit the needs of individuals with a disability. Customized employment assumes the provision of reasonable accommodations and supports necessary for the individual to perform the functions of a job that is individually negotiated and developed. (Federal Register, June 26, 2002, Vol. 67, No.123 pp 43154-43149.)

## Medicaid Buy-In

The Medicaid Buy-in allows working people with disabilities ages 16 to 64 to purchase State Medicaid Plan health insurance benefits for a set monthly premium. "Working" is defined as activity for which income is reported to the IRS. Earnings must be verified by paycheck stubs, tax returns, 1099 forms, etc. Eligibility for the program is limited to those whose total income (earned and unearned) does not exceed 300% of the Federal Poverty Level. It is most beneficial to people receiving Social Security Disability Insurance who are in the two-year waiting period for Medicare. It also enables disabled workers to earn money without fear of losing crucial health care coverage such as medication, Durable Medicaid Equipment, or medical care to remediate or stabilize one's disability.

In the 2006 Legislative Session, advocates successfully secured approval for the Department of Community Health to study the cost of implementing a Medicaid Buy-In for Georgia. By the 2007 Legislative Session, the attached cost data was generated for the General Assembly's consideration. They approved Option 1 allowing people with unearned income up to \$699 to buy into the program for a premium of no more than \$50 per month. The program was implemented in the spring of 2008.

*How many people have enrolled?* To date, only 2 people have enrolled in the program!

*Why have so few enrolled?*

While there has been no definitive study on the subject, people who provide benefits counseling tell us that **the unearned income is too low**. As of January 2009, the maximum SSI benefit - which brings Medicaid with it - is \$674. (It was \$623 in 2007 when the study began.) This means that only those who have unearned income (SSDI) of \$675 to \$699 are potential Buy In participants, a very small pool of people given that the average SSDI benefit in Georgia is \$1,064 for 2009, whereas \$880 was the average in 2007.

*What can we do about this problem?*

There are two logical next steps: **1) Raise the unearned income in each Option by the amount that the SSI is increased each year.** This action will keep the program updated with the Social Security Administration's cost of living adjustments. **2) Authorize Option 2** - those with unearned income of no more than \$850 per month. This step would enlarge the pool of potential workers/Buy In recipients. The following table shows the 2009 changes in unearned income should the General Assembly authorize cost of living adjustments to occur as SSI adjustments occur.

	<u>Current</u>	<u>Adjusted</u>
Option 1	\$600 – \$699	\$651 - \$750
<b>Option 2</b>	<b>\$700 - \$799</b>	<b>\$751 - \$850</b>
Option 3	\$800 - \$899	\$851 - \$950

*What will the cost be?*

Given that DCH estimates were exceedingly low the first time and given that the economy has created fierce competition for employment, the take up rate is highly unlikely to reach the DCH estimate 576 people per year for Option 2. While it is nearly impossible to accurately estimate the number of potential recipients, it is clear that establishing incentives to employment is sound public policy. **Therefore, the disability community encourages the General Assembly to authorize Option 2 and to automatically adjust the unearned income in line with cost of living adjustments to SSI.**

## Mission Statement:

The mission of the Georgia Council on Developmental Disabilities is “to collaborate with Georgia citizens, public and private advocacy organizations, and policy makers to positively influence public policies that enhance the quality of life for people with developmental disabilities and their families.”

## Values

1. **We value** people with developmental disabilities with their own gifts and talents, and as independent contributors to a collaborative community.
2. **We value** available, accessible, flexible, and responsive services, which enhance people’s participation in the community.
3. **We value** a diverse Council with informed, motivated and active members who disseminate accurate information.
4. **We value** a knowledgeable, diverse, and well-supported staff, which share open and honest communication with Council members.
5. **We value** educated and supported families who make significant contributions to caring for and assisting people with developmental disabilities in preparing for their futures
6. **We value** public policy founded on sound research, accurate information, and best practices in alignment with the principles of the Developmental Disabilities Act.
7. **We value** public advocacy that is founded on the development of relationships with stakeholders and the legislative community.
8. **We value** communities, which are designed to be inclusive, allowing for full participation by all people, physically, economically, organizationally, and environmentally. We value communities that educate, respect, promote, and protect the rights of people, thus offering a wealth of opportunities, and have the capacity to find solutions.



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