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The Job Guarantee as it Relates to People with Disabilities

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The Job Guarantee as it Relates to
People with Disabilities

A Senior Project Submitted to
The Division of Social Studies
of Bard College

By
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Annandale-on-Hudson, New York
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Introduction

The Job Guarantee

What is work, what work is valuable, and who has a right to access employment are all critical questions in our lives. American culture is, sadly, replete with problematic associations between people's economic production and their value. These questions are philosophical and socio-political as much as they are economic ones. The positive right to employment as implemented through the Job Guarantee could be described as an entitlement (like Social Security), a politically charged term perceived negatively by many Americans. And yet, polling regularly demonstrates that Americans of all political persuasions, 75% or more, support the implementation of a Federal Job Guarantee to tackle the issue of unemployment (Schulte, 2020). So, wading into the massive discourse at the intersections of employment, disability, and benefits schemes is daunting. The amount of information and the breadth of the subject is too massive to cover fully in this research. While an abundance of research exists on employment and disability, applying a rights-based framework for work in the case of people with disabilities is much less studied. This research has taken a broad approach and chosen to interview people with disabilities of all kinds at all stages of life. The goal of this writing is to provide an overview of the current disability and employment systems and the impacts a major policy change like the Job Guarantee could have.

This research considers the role and impact of enacting a human right (entitlement) to work, implemented through a Job Guarantee, and the way it would affect Americans with disabilities. Though variations exist, the basic framework for such a Job Guarantee policy

includes on-demand jobs at a living wage with benefits like Medicare. The jobs, federally funded and locally administered, would serve the public purpose through community service. For example, potential projects include improving public spaces, sustainability efforts, or paying caretakers. Such programs have been experimented with and implemented over the last century nationally and internationally. This work examines if and how such a transformation of work as we know it may or may not improve the socio-economic condition of Americans with disabilities.

The Cost of Disability

A major theme of this writing will be privacy, and specifically protecting the anonymity of my interviewees. The individuals anonymously interviewed in the course of this research have suffered profoundly from the legal, economic, and social impacts of their disabilities. The literature and their accounts reflect experiences with lawsuits, private investigators, loss, and bankruptcy along with great successes in developing skills and finding jobs, and navigating a system not designed to sufficiently support them. The majority of bankruptcies in the U.S. stem from an illness, injury, or disability (Himmelstein et al., 431, 2019). Disclosing a disability publicly can damage careers, despite the protections put in place by the ADA. This should impress upon the reader the importance of considering disability alongside economic policy, and the ever-present potential for each of our bodies and minds to become disabled. While disability is integral to life as we know it, discourse and acknowledgement of disability has been deprioritized and marginalized.

The Safety Net

During the Great Depression, disabled New York City residents protested successfully for equal access to Roosevelt's New Deal employment programs, which at first specifically excluded them. Many institutionalized individuals were placed in workshops that are now seen as exploitative of people with disabilities because most people were paid little to no money for their labor. This is part of the labor history in the United States that must be acknowledged in every discussion of employment programs for people with disabilities. Today, a number of programs exist at the federal, state, and local levels to bring people with disabilities into the labor force, but none of them has shown to be particularly effective at changing the inequalities of our system.

This research project addresses the economic policies, especially public employment programs, that affect people with disabilities. As the existing literature exposes the economic and employment disparities experienced by the disability community, it also considers additional policies might advance their ability to do meaningful work. What makes work meaningful, and access to employment opportunities so vital, spans from the individual fulfillment of people with disabilities, to the potential for positive systems change when the disability community holds the positions of power to make changes that will increase accessibility and decrease discrimination in all levels of society. Moreover, through this research, it has become clear that society loses so much when our economy fundamentally discriminates against and excludes people with disabilities. What are the additional remarkable contributions they could make if they were not systematically oppressed and marginalized? Paid work is an essential part of social integration in

a capitalist society like the U.S., and people's independence, identity, and self-esteem are linked directly to their careers.

Programs, nonprofits, and other organizations do exist to help with many dimensions of the disability experience, and those programs provide crucial support and security to individuals. In the United States, there is health care, a supportive income, and an array of social services to support people with disabilities, especially those who cannot work. However, all people with disabilities, including those with college degrees, simply do not have the same economic opportunities afforded to the rest of society. This is true even of those who may be quite capable of participating in the workplace. Historical, legal, financial, and social realities dictate the boundaries of participation in society. Today, there are a number of metrics in this research which will demonstrate the inequality in our society, but the income and wealth gaps are persistent.

Labor and Disability Today

There is a long and rich history of disability activists striving for labor equity, but the historical gaps still persist in America and abroad. The economic injustices and poverty intensify along gender and racial divides within the disability community. The wealth gap between people with disabilities and the general population is significant, and that is a direct result of failures by the private market to attempt integration and by the absence of potent government interventions. Beyond that, this research has indicated that there are crucial institutional reforms that need to be implemented to allow Americans with disabilities access to work without jeopardizing their access to life saving medical support. The key social programs which ensure the survival of millions of people with disabilities were designed almost a century ago, while the Americans

with Disabilities Act was implemented in 1990, more than 30 years ago. A human rights framework ought to be applied to consider solutions to this global injustice. Should people with disabilities be guaranteed the right to a job and receive a living wage with healthcare? That is one central question of this research.

In the current disability employment paradigm, a difficult incentive structure requires that people choose benefits over working because of the financial precarity Americans experience. Work in 21st century America has changed significantly, making many employment opportunities quite accessible theoretically. Where some disabilities may have prevented individuals from performing physical labor, a significant portion of work today is accomplished in a home or office setting. The COVID-19 pandemic cemented the role of remote work. And yet the new normalcy of working from home, zooming in to meetings, and granting sick leave accommodations have not seamlessly transferred to the disability community (even as the pandemic was recognized as a mass disabling event), which suggests layers of discrimination to be addressed in policy and human rights advocacy rather than small logistical obstacles to be addressed in the private sector. In this shifting employment landscape, people with disabilities have lost out, and the key institutional forces preventing economic integration and equality remain unchanged despite these new opportunities for workplace flexibility. Naming the barriers to socio-economic equity, and imagining the possible futures beyond them is no less important for the intractability of the situation as it exists today.

Getting to Work

Benefits for adults are provisioned on the basis of an inability to engage in Substantial Gainful Activity (SGA) and they will lose those benefits after earning only \$1,350 a month (or \$2,260 if blind), which is the major obstacle to implementing such a program (SSA, 2022). To qualify for life-saving disability and healthcare benefits in the USA, people with disabilities must specifically demonstrate their *inability* to work. This is all to say that while this project is dedicated to understanding the position of people with disabilities in the labor market and potential programs to benefit them, a careful balance must be maintained between seeking the improvement of people with disabilities' economic condition, encouraging integration into the workforce, and understanding the inherent right for people with disabilities to exist and to receive benefits without performing labor.

The issues in employment broadly stem from the Medical Model of disability (which views *dis*-ability as a source of limitation in individuals). The legal structures, government programs, and prevailing business practices generally have been constructed on top of the Medical Model. A disability is, by the definition of benefits programs, something which prevents an individual from working. By contrast, the Social Model identifies the barriers to equity as the issue (e.g. driving a car is necessary to access most work), rather than the biological variations that exist between individuals. Categories of variations are given names, and our social circumstances dictate whether those variations are seen as disabilities or not. There is no able-bodied human form. Instead the Social Model sees a distribution of genetic and physiological realities which are met with adaptations and roadblocks while interacting with

society. Applying the Social Model of disability, this paper considers the reforms that might make work and economic security accessible to people with disabilities.

And as this research project was written, careful consideration was always given to the potential abuse of large scale employment programs that interact or purport to do away with benefit schemes. In some states, work requirements have been proposed for those seeking government benefits, which would be a threat to the wellbeing of the disability community. Therefore, to add a disclaimer, there are *many* valid reasons why someone may *not* be able to work, and none of which detract from someone's fundamental value as a human being. This paper discusses Job Guarantees or large scale Public Employment Programs, but does not advocate that everyone *must* work. Therefore, a lengthy consideration of Job Guarantee design is important not just to imagine possible positive outcomes, but to understand and mitigate the policy's potential risks to the disability community for those who cannot work.

Conclusion

This research set out to understand how the rights-based framework for employment and the Job Guarantee program proposed by economists might interact with the disability community. This writing will be specifically focused on the implementation of public programs for the public good, rather than as a job-training mechanism for increasing private employers' share of workers with disabilities. Of course, these jobs might make people with disabilities more employable in the private labor market as an added benefit, but that is outside the scope or motivation of this work.

There is already a great breadth of research that has been conducted on this subject, which often demonstrates the difficulty of pursuing and achieving social and economic inclusion for the disability community. What might the disability community contribute to the projects put forth under a Job Guarantee? Such a policy has enormous potential to advance and to harm the wellbeing of this community, so this research sets out to analyze the ways to best understand how a human rights framework might be applied with the direct input of the disability community. This research considers the perspectives of the individuals who would be most impacted by an inclusive Job Guarantee program, and who currently face barriers to employment due to their physical, mental and developmental disabilities. This work sets out to share the knowledge gained through the careful execution of anonymous interviews with respect and an eagerness to help.

Chapter 1: An Introduction to Disability, Economics, and their Intersection at the Job Guarantee

Introduction

To understand the case for a large-scale public employment program, specifically as it relates to disability, one must become acquainted with disability and economic theory respectively. The fields of disability and labor studies are both rich and daunting on their own, so the work at their intersection provides complex and valuable tools for combating ableism (discrimination based on perceived or real differences in ability) and advocating for labor rights and economic justice. Familiarity with the key terminology and dynamics is important in imagining any solution. The disability community has experienced discrimination and abuses both at the hands of the private sector and the government itself. The nature of our modern economic system has, in some ways, birthed disability as a category; disability often corresponds closely to those who fall outside the expectations of private sector employers. Disability and economic theory together help discern the mechanisms and methods of exclusion, the impact of exclusion, and the solutions that might exist. This chapter will help explain why taking a rights-based, rather than charity-based approach will provide the most benefit to the disability community and society at large.

Disability

People with disabilities have just begun to emerge from the margins of society thanks to decades of concerted effort, which helped establish important legal frameworks for their protection. The human rights of people with disabilities have been long infringed upon. People with disabilities have been excluded from key areas of life and fundamentally stripped of their autonomy. The Americans with Disabilities Act of 1990 (ADA) is a landmark piece of legislation in the trend towards protection and inclusion. This legal structure prohibits discrimination against people with disabilities in public, educational, and corporate settings. It calls for reasonable accommodations among other protections for employers with 15 or more employees (EEOC, 2020). Yet, defending individuals' rights can be difficult, lengthy, and expensive. Even with those new protections, those with disabilities, as has been for most of American history, are misunderstood, disqualified, institutionalized, and abused (EEOC, 2020). People with disabilities have been impoverished, institutionalized, and blocked from the labor market. Some 26% of Americans today have a disability, the result of standard biological realities, gains in life-expectancy, expanded medical care, and increased sociological diseases (e.g. heart disease and diabetes) (Okoro et al., 2018). As a result, the need for specificity is abundantly clear in disability research and policy proposals.

Defining Disability: the Medical and Social Models

The first task, to define disability, is a challenge in itself due to the sheer magnitude of bodily variation in the human population. In a world without similar patterns of discrimination

across the disability community, it would be incoherent to group thousands of unrelated physiological and psychological variations together. For the purposes of this research, there are still some useful systems of organization that are understood in common usage because, while the corporeal experiences of people with disabilities vary greatly, the effects of exclusion due to ableism are experienced quite consistently. According to the World Health Organization, disability has three dimensions based upon the Medical Model of disability: impairment, activity limitation, and participation restrictions (Geneva, 2001). Impairment refers to physiological or mental changes in function (e.g. a broken leg or Alzheimer's). Disabilities can refer to genetic attributes from before and after birth or physiological changes or injuries over the course of life. A disability may also be a static, progressive, or intermittent condition. This is all to say that every person will experience at least temporary disability in their lifetime.

It is vital to provide an additional definition for disability as well. While the WHO represents the messaging of the Medical Model of disabilities, Mike Oliver (2004) and other academics represent the Social Model of Disability. The Social Model theorists assert that disability is defined by a culture and the socially constructed barriers that prevent full social inclusion. The idea of disability itself is partially a creation of the capitalist and scientific movements in America. As Wasserman et al. contend, "there were no such concepts [of disability] to attend to until 19th century scientific thinking put variations in human function and form into categories of abnormality and deviance" (2016). Like race or sex, immutable genetic and environmental traits result in socially constructed identities, but in the case of disability there are sometimes functional and material underpinnings to those differences.

To understand disability with a little more nuance, some theory can provide insight to the way this population has been regarded over time. As Burch and Sutherland write, before the

1980s, the “assessment of disability came almost exclusively from outsiders: educators, doctors, and policy makers. Most adhered to what we now call a Medical Model of disability” (2006). Under this model, the person is pathologized and reduced to a category. The disability is treated as a problem to be remedied. The barrier to opportunities and access in society at large is seen as a result of the disability itself. This model implies that the disability is what causes quality of life variations. This has economic consequences for benefits, too: “The Medical Model appears to support the correction of the biological condition or some form of compensation when that is impractical” (Wasserman et al., 2016). Thus, society bears the cost of not only medical rehabilitation and assistance, but also the systemic costs of exclusion. Curative methodology sees disability as a deficiency to be remedied with professional treatment and assistance. These approaches, by necessity, narrowly envision individual reformation. Unfortunately, these models relegate humans to the role of patient and deviant. This approach deemphasizes and excludes the knowledge and experiences of people with disabilities.

In the 1980’s, the Social Model of disability came into favor as a result of changing attitudes and the work of disability activists (Burch and Sutherland, 2006). This model emphasizes the arbitrary nature of the social and economic boundaries placed on individuals because of random genetic factors and diseases (Wasserman et al., 2016). The barriers for full participation are seen as the problem, and removing those obstructions is the primary concern for improving quality of life. Of course, just like race, disabilities are socially recognized categories. Additionally, there are very real, material consequences of medical conditions as demonstrated by the lived experiences of individuals with disabilities.

Social limitations also define what is valuable and necessary in the lives of individuals with disabilities. Barriers to the workplace like missing elevators, transportation, or working

accommodations are seen as the operative problem, not the physiological or psychological characteristics of people with disabilities. Wasserman et al. note that under this view, “the main reason people with disabilities encounter hardship is because they suffer discrimination along the same lines as racial or ethnic minorities. Accordingly, civil rights protections and anti-discrimination laws are the proper responses to disability” (2016). This is not to compare the struggles of the two communities, in fact this is an intersectional problem; people with disabilities in Black, Indigenous, and people of color (BIPOC) communities face even greater hardship, abuse, and neglect (NDI, 2019). The 1990 ADA in America was a response to those new notions and ideals of inclusivity. The question to ask is whether those laws are materially changing the lives of Americans with disabilities to provide them the same access to life and labor as their non-disabled counterparts. Based on the longitudinal employment data, there are serious grounds to question the economic efficacy of the ADA, at least as it is currently supported by other programs (U.S. BLS, 2013). But, at the same time, there can be no doubt the ADA introduced a radical new era of accessibility to spaces, transportation, and education.

Americans with disabilities have a long and complicated relationship with the medical industry and with the Government due to a long list of human rights abuses which have occurred. For example, Liat Ben-Moshe writes on the relationship between the carceral state and disability in American capitalism. Employment metrics in studies around the world demonstrate that there is a connection between economic condition, rates of disability claims, and social wellbeing (Mont, 2014). Disability, like unemployment, can be viewed as a direct result of structural inefficiencies in our models of social organization and the private labor market. Ben-Moshe illustrates that point here:

“In the context of capitalism, disability became the category through which people are measured as need based or work based. . . . Such interpretations dispel the common belief that people with disabilities are not productive under the capitalist system because they do not hold jobs. As Russell suggests, people with disabilities are commodified and deemed profitable, especially when occupying institutional beds. By clever capitalist alchemy, surplus populations are spun into gold. Disability is commodified through this matrix of incarceration (prisons, hospitals, nursing homes, and more).”

This is the strange contradiction of disability in American society: though society disproportionately excludes Americans with disabilities from productive life, the healthcare and financial sectors depend on the needs of chronically and acutely ill patients to survive. In a monetary state where we are forced into wage work to earn our place in society and to pay taxes, disability is the logical category for people whose bodily and material circumstances prevent full social participation. Although the ADA on its face changed the legal rights of people with disabilities within certain bounds, our institutions take time to adjust to these new ideas of inclusivity and there must be careful consideration in the necessary steps to take to improve the lives and protect the human rights of people with disabilities.

The Economics of Unemployment

Why is there unemployment at all, and why is it permanent? These questions are central to the premise of this research, but not something we generally question in modern economics. Most mainstream economists have an explanation of the unemployment phenomenon that needs to be dissected. The fact that people willing and able to work are unable to is a phenomenon that has been observed and documented since the early stages of the industrial revolution when rural workers were displaced. In our current society, we consider unemployment to be a natural feature of the market system (as seen with the record lows experienced in the Trump administration), and during recessions the growing unemployment rolls are seen as policy or market failures (as in the Great Recession). After establishing a clear foundation for the conventional ideas about the labor market, presenting an alternative explanation of unemployment will lead into the role of and justification for a Job Guarantee.

Quantifying Unemployment

Governments with developing economies have been recording the number of unemployed people and categorizing them in earnest over the last century in the hopes that studying the data might allow for appropriate policy action. The population is typically divided into four categories in the labor market: the employed, the underemployed, the unemployed, and those outside the labor force. The Bureau of Labor Statistics is the federal agency which conducts regular surveys to assess the status of these broad categories as well as people within distinct subcategories.

According to these definitions, people are considered employed if they worked for pay or profit within the survey week period, including, for example, if they are on vacation or on maternity leave. People are categorized as unemployed if they do not have a job but have, within the last 4 weeks, been actively seeking and applying for at least one job. Anyone else is outside the labor force, including children and the elderly. However, there are some groups outside the labor force worth mentioning. Marginally attached people are those unemployed who want to work, but have only actively searched for a job in the last year. Finally, discouraged workers are those who have given up on seeking employment because they no longer believe they can find work (BLS, 2021). People with disabilities are for the most part (around 80%) outside the labor force altogether, and those trying to work in the labor market experience higher levels of unemployment compared to the average (U.S. BLS, 2021).

Unemployment, while often discussed clinically by economists and media, is a condition related to many life-changing deprivations. Additionally these consequences are intersectional: unemployment and its resulting pain are felt most by communities already suffering from socio-economic marginalization. Alison McClelland and Fiona Macdonald write that frequent consequences of unemployment encompass, “severe financial hardship and poverty, debt, homelessness and housing stress, family tensions and breakdown, boredom, alienation, shame and stigma, increased social isolation, crime, erosion of confidence and self-esteem, the atrophying of work skills and ill-health. Most of these increase with the duration of unemployment” (1998). Unemployment rates are higher among women, communities of color, and other marginalized groups like those with disabilities (U.S. BLS). The social costs of accepting unemployment as a fact of life are enormous, between the social and health services required for those suffering outside of the labor market (i.e. benefits, healthcare, prisons).

Why is there Unemployment?

Unemployment is explained in three categories by economists which capture the reasons why and the mechanisms for the persistence of unemployment. In a standard university textbook like *Principles of Economics: Scarcity and Social Provisioning* the major categories of unemployment are cyclical, frictional, and structural (Dean et al., 2016). In the short run, cyclical unemployment is caused, as the name suggests, by the market cycles of recessions and expansions. During recessions, private sector employers reduce expenditures by firing workers (Dean et al., 2016). In the long run, unemployment is accepted as a feature of the market mechanism. Frictional unemployment describes normal processes like businesses failing, new competitors emerging, or changes in consumer preferences, which mean that workers and businesses alike must create new relationships as jobs are lost (Dean et al., 2016). In the interim, people are unemployed. Finally, structural unemployment is understood as the difference between workers' skills and employers' needs. This can be seen as a result of a lack of education, changes in technology in the workplace, as well as depreciation of skills among workers (Dean et al., 2016). Some people may be unemployed for short periods of time, but others remain unemployed for months or years. In this framework, unemployment is seen as a natural and important feature of the labor market.

During the Great Depression, a prolonged period of persistently high unemployment led John Maynard Keynes to question the fundamental causes of unemployment. He posited that inadequate demand (in a recession people contract their spending on goods and services) can lead to a negative feedback loop in the labor market (Jahan, Mahmud, and Papageorgiou, 1, 2014). Keynes argued that government intervention (a combination fiscal and monetary policy)

in the short run could reduce the negative impacts and length of recessions (Jahan, Mahmud, and Papageorgiou, 1, 2014). Furthermore, he asserted that prices and especially wages are rigid, leading to higher levels of unemployment than desired and Keynesian economists find the government should take an active role in combating unemployment (as demonstrated by New Deal public employment programs) (Blinder, 2008).

Supply side economic theory as advanced by Milton Friedman, and based on the work of William Phillips, proposes that a Natural Anti-Inflationary Rate of Unemployment (NAIRU) exists (i.e. a level at which the most people who want to work can find it without contributing to inflation (Yglesias, 2014). This is a benchmark explicitly upheld by government agencies like the Congressional Budget Office and the Bureau of Labor Statistics, which publish estimates for the current NAIRU (Yglesias, 2014). The federal and state governments pursue policies which seek to balance unemployment at the desired rate.

The idea from supply side economists is, at its core, that too many people could be employed. Generally this rate is considered somewhere between 4% and 6% of the labor force. At present, the private sector is assumed to be capable of providing as many jobs as are needed and regulation and policy from the public sector is only likely to interfere. Of course, many more people fall outside the labor market than just these 4 to 6%. The response to unemployment consists of a network of support networks, including payments which are increased or extended in times of hardship like the COVID-19 Pandemic, along with efforts to train and place workers in positions as they become available.

Modern Monetary Theory and the Job Guarantee

And yet, Modern Monetary Theory (MMT), an approach pioneered by economists at Bard College, takes a different approach to this issue altogether. As Pavlina Tcherneva writes in *The Job Guarantee: Design, Jobs, and Implementation* there are key features of the unemployment problem that must be revisited. First, we must see unemployment as, “A monetary problem: it is a consequence of business cycles dynamics and profit-seeking firms behavior, as well as the State’s inadequate management of the currency and the monetary system” (2018, 2). MMT reimagines the capacity of government spending, which is such a fraught debate at the national level, asserting that sovereign government currency is not limited to the confines of a balanced budget, like a household, at all. The government has the ability to fund employment for as many people as are willing to work. Second, unemployment is, “a situation that cannot be remedied by private firms”, because firms cannot supply enough jobs in the short or long term, particularly in recessions (Tcherneva, 2018, 2). Fundamentally, MMT theorists who promote Job Guarantee programs find that unemployment has been accepted due to poorly constructed logic, errant policy decisions, and a misunderstanding of what unemployment is. Tcherneva’s work notes that unemployment functions like an epidemic or a disease in times of crisis and spreads from the most marginalized communities through the rest of the economy.

In addition to the criticisms of the modern employment paradigm, a central effort among progressives since the New Deal and before has been to establish economic rights as human rights. In this discussion, we must additionally disambiguate the human right to employment (as

implemented through a Job Guarantee) being discussed from the “right-to-work” language internationally adopted by conservative labor policies that weaken unions and create ambiguity around the Job Guarantee. The Universal Declaration of Human Rights used the language “right to work”, and later conservative American lawmakers created legislation using the term “right to work” to give people the choice of opting out of unions (Martins, 2015).

If people need jobs to survive in our society, then they ought to not be deprived simply because it is not in the interests of companies A, B, or C. Sarkin and Koerig (2011) write that, “Work is about the generation of income, but also about individual fulfillment, the constitution of one's identity, and social inclusion.” The literature on this subject is rich in its connection to human rights study of other basic freedoms to life, liberty, nondiscrimination, and political participation. Though it may seem radical, rather than simply promoting the economic conditions necessary for full employment through the market-mechanism, a government has an obligation to promote basic economic freedoms. International organizations such as the United Nations have recognized this obligation, too (United Nations, article 23, 1948).

A Job Guarantee program, as laid out by economists like Tcherneva, is one potential solution to the problem of unemployment. As described by Tcherneva, the Job Guarantee is, “a permanent, federally funded, and locally administered program that supplies voluntary employment opportunities on demand for all who are ready and willing to work at a living wage” (Tcherneva, 2018, 1). These public sector jobs would not be subject to market forces, such that in any recession or depression the program could expand countercyclically as much as needed. Wages would be hypothetically placed at \$15 hourly and benefits like “health insurance, childcare, paid leave, and retirement” would be included with Job Guarantee positions (Tcherneva, 2018, 34). Such a program, if implemented, would change the very nature of work in

America, and open up opportunities for millions of Americans who have been excluded from society.

The Job Guarantee in Practice

There is ample evidence that Job Guarantee policies are an effective policy for meeting the needs of communities who suffer from disproportionate unemployment. Key research and practical applications, like the India's National Rural Employment Guarantee Act (NREGA), U.S. based 1978 Youth Incentive Entitlement Pilot Program (YIEPP), and 1930's New Deal initiatives have demonstrated that unemployment is not a choice or a personal failing and can be remedied directly through public policy. The YIEPP constituted a \$240 million government sponsored employment guarantee experiment, for teens between the ages of 16-19 (Diaz, 1982). This was a policy response to the steadily increasing gap between the employment and school enrollment rates of Black and White teenagers. The decline in Black male employment rate from 50% to 30% drove questions about the possible solutions to the problem. The research helped to determine that this truly was a supply side problem (i.e. not enough jobs are created by private sector employers). The Manpower Demonstration Research Corporation (MDRC) conducted thorough study and analysis of the YIEPP's execution and impact. As a testament to the variety in Job Guarantee proposals, the YIEPP provided funding for jobs in existing private and nonprofit firms in addition to the usually conceived-of public projects. Gueron's 1984 paper for the MDRC found that the program reached the target demographics, had the intended impact on youth unemployment, increased school enrollment, provided meaningful jobs, and effectively delivered on the promises of the experiment (2). This demonstrates the feasibility of large-scale

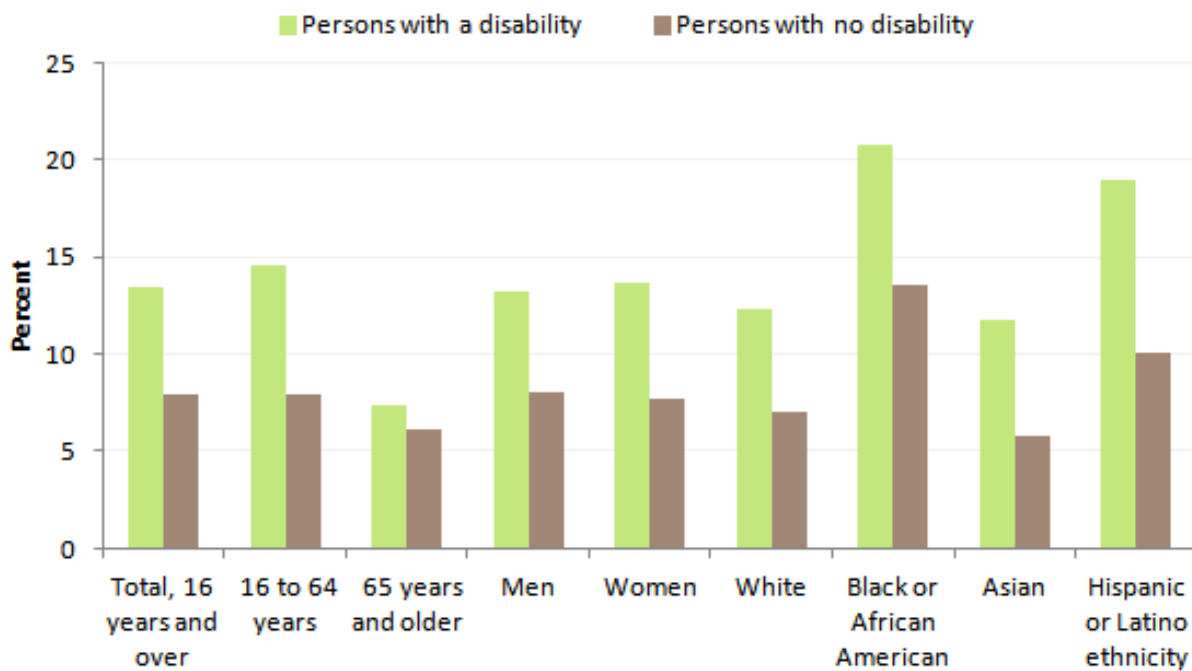
employment projects and the need for public intervention to correct problems within the labor market.

The Intersection of Economic Conditions, Policy, and the Disability Community

Unemployment in the Disability Community

Developed economies, despite the decreasing physicality of jobs in office environments, exclude people with disabilities from the workplace. As was already addressed, people with disabilities are a significant portion of the country and its workforce, and this population disproportionately suffers from unemployment (in addition to underemployment). Assuming that much of the population with disabilities who are chronically unemployed enter a Job Guarantee position, the rate of unemployment would drop significantly. As Mont writes, “if people with disabilities had similar work experiences as their non-disabled counterparts, the national unemployment rate for Germany would have been 2% lower” (2004, 8). The same is true for the Netherlands except it is even larger at 2.4% (2004, 8). It stands that in America the rate of unemployment could drop by a similar amount, and labor participation could increase. This goes to show the impact this policy could have on the economy at large, even when only considering the people with disabilities who are already seeking employment. People with disabilities depend on a network of benefits, namely Supplemental Security Income (SSI), Social Security Disability Insurance, Medicaid, and Medicare. These benefits help support the livelihoods of people with disabilities, though the total income peaks around \$40,000 (SSA, 2022).

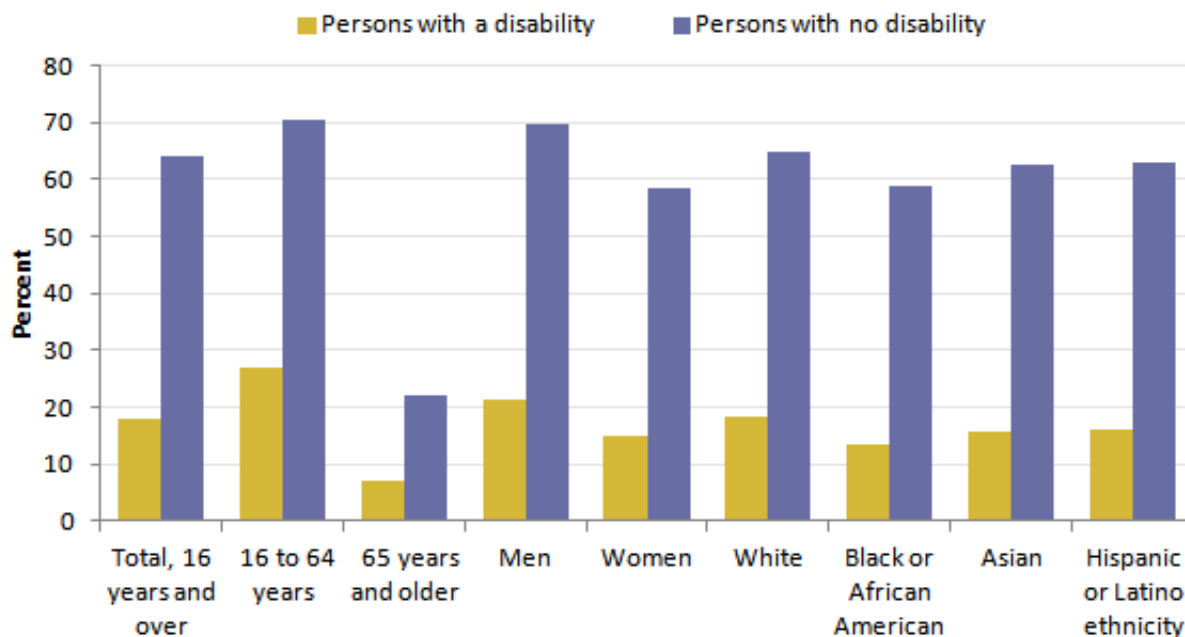
Unemployment rate by disability status, age, sex, race, and Hispanic or Latino ethnicity, 2012 annual averages



Source: U.S. Bureau of Labor Statistics.

Figure 1: (BLS, 2013)

Employment-population ratio by disability status, age, sex, race, and Hispanic or Latino ethnicity, 2012 annual averages



Source: U.S. Bureau of Labor Statistics.

Figure 2 (BLS, 2013)

Paid work is the main form of social integration in 21st century America. Americans with disabilities experience economic deprivation in a painful way. The figures above demonstrate that both the unemployment rate (those unable to find work but searching) is much higher and the labor participation rate (the percent of the population employment) is much lower among people with disabilities. These Americans show tremendous resilience in the face of these disparities, but outlining them is important for considering the path forward. Some 80% of Americans with disabilities are divorced from or outside the labor force entirely, a figure which reflects both discrimination and the perceived and real limitations that prevent people from working. The unemployment rate for Americans with disabilities is usually double the standard unemployment rate between 4% and 6%, known as the U3; the unemployment rate among people with disabilities sat at 12.5% in 2014 (Altavena, 2015).

Workers with disabilities make up 6% of the labor force according to the Census (Cheeseman and Taylor, 2019). Those workers with disabilities earn 66 cents on the dollar compared to the general population. That means an average income of \$23,848 for people with disabilities compared to the population average of \$36,034 (Williams, 2020). Even in periods of growth, people with disabilities suffer. After the passage of the ADA in the 1990s era of strong “Clinton-era” growth saw “the mean household income of men without disabilities [rise] 9.4 %; for their disabled counterparts it fell 2.9%” (Mont, 2004, 9). Between March and August of 2020, a period of great losses in the labor market across the board, 1 in 5 people with disabilities lost their jobs (Smith, 2020). The situation is dire and without improvement in “good” times, and disproportionate suffering is inflicted on people with disabilities in “bad” recessionary times. Americans with disabilities struggle to find work with good pay, and struggle to keep those positions to work their way up to higher pay.

People with Disabilities Want to Work

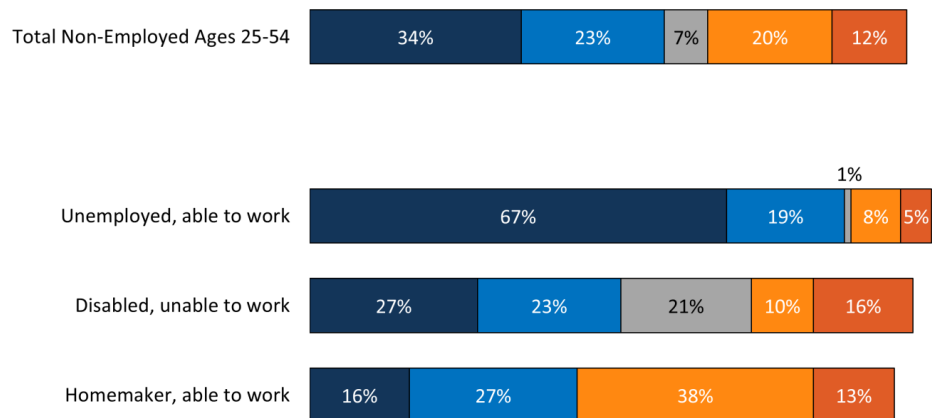
Additionally, people with disabilities have been shown to desire work, even when their disabilities fully prevent them from doing so. A 2014 Kaiser Family Foundation survey (N=4,574) of non-working individuals found that a full 50% of respondents with disabilities who were unable to work wanted either a part time or full time job (Hamel, Firth and Brodie). The Kessler Foundation found in their national survey (N=3,013) that, “68.4% [of people with disabilities] are currently working, are looking for work, or have worked since the onset of disability (2015). Further, 60.9% of the Kessler Foundation survey respondents indicated that work was “very important” (16, 2015). Table 15 from the Kessler foundation goes on to show

that supply side considerations (unequal pay for work and the negative attitudes of coworkers or supervisors) were the most common obstacles in the workplace (2015, 21). A combination of real and perceived barriers exist that limit the participation of people with disabilities in the workforce. However, both of these randomized surveys demonstrate that there is a clear desire to work and concrete efforts are made by individuals to receive education, training, or vocational rehabilitation. Therefore a public employment program would certainly benefit people with disabilities and increase the labor participation rate.

Desire For Work Among Prime Age Non-Employed

AMONG NON-EMPLOYED ADULTS AGES 25-54: Do you currently want a job? If yes: Would you prefer to be working part-time or full-time? If no: Do you think you will want to (get a job/go back to work) someday?

■ Currently want full-time job
 ■ Currently want part-time job
 ■ Want a job but unable to work (Vol.)
■ Will want a job in the future
 ■ Don't want job now or in future



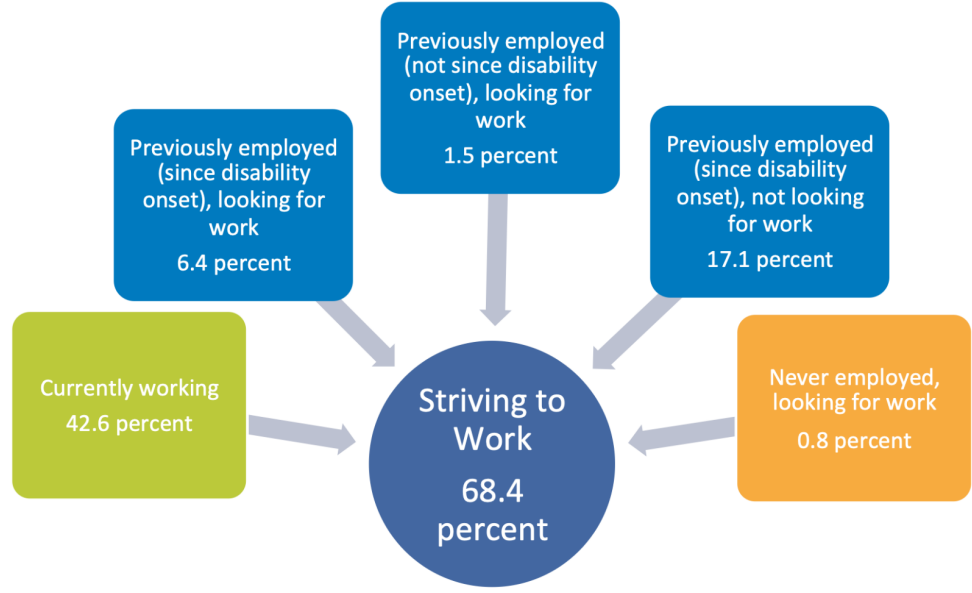
NOTE: Don't know/ Refused responses not shown.

SOURCE: Kaiser Family Foundation/New York Times/CBS News Non-Employed Poll (conducted November 11-25, 2014).



(Hamel, Firth and Brodie, 2014)

Figure 1 - Striving to work



(Kessler Foundation, 2015, 16)

Table 15. Barriers individuals faced and overcame at work (percent)

	Faced	Overcame (if faced)
Getting less pay than others in a similar job	16.5	38.6
Negative attitudes on the part of supervisor	15.7	41.3
Negative attitudes on the part of coworkers	15.5	54.5
Needing special features or accommodations on the job	11.4	57.4
Being denied health insurance or other work-related benefits	10.8	48.0
Employers assumed you can't do the job because of your disability	9.7	48.9
Not enough education or training	9.6	49.1
Concern about losing government assistance or benefits	9.3	42.9
Family members discouraged you from working	6.5	64.3
Lack of transportation	6.0	60.1
Lack of job counseling	5.5	33.3
Some other problem	9.0	47.8

(Kessler Foundation, 2015, 21)

Disability activists have pushed for greater inclusion in higher education, but data shows that the higher educational attainment by people with disabilities results in a *worse* pay gap. College degree recipients with disabilities have an employment rate 10% lower than average high school graduates and 27% lower than the non-disabled college graduate (Williams, 2020). Because of the difficulty in attaining or maintaining full-time employment, Americans with disabilities disproportionately work part-time positions, 33% compared to the general population's 18% (Altavena, 2015). The social movements pressuring the corporate space to diversify have so far failed to move toward inclusion of members of the disabled community.

The disability population also is remarkable for its initiative in a vacuum of economic opportunity: 11% of Americans with disabilities in the workforce are self-employed, nearly double the national average of 6% (Altavena, 2015). This is a reflection of insufficient pathways into the private sector (and also a reflection of the motivation to work). It is clear that education and self employment are not pathways to equity based on these trends and since the creation of the ADA. Greater protections provide a framework for inclusion, but the private sector has shown itself to be unwilling to take on the *perceived* financial risks of hiring people with disabilities. Maroto contends that, "the ADA created disincentives for hiring persons with disabilities due to employer perceptions about the costliness of providing reasonable accommodations" (2015). Anything that threatens profit is anathema to corporate tendencies, and the ADA stirred up more fear and resistance because of the cost that could result from hiring people with any disability and making workplaces accessible.

Accessing Benefits

This issue runs deeper, though. We do have social safety nets for members of the disability community in America, but they are difficult to access, require invasive and lengthy

application processes, and are very modest. There are several groups of people to consider in relation to the government services in place: those who have conditions from childhood or birth that prevent work participation; second, those who experience disabilities in the course of life; third, those who get disabilities from a work related injury, and, lastly, those elderly Americans who become dependent on medical and social services through normal aging processes. We have wealth transfers (redistribution of income and wealth through taxation or public services) to each of these groups, which provide a minimum standard of living with social and medical care along with cash directly for necessities.

Working-age adults with disabilities face perverse incentives in the US safety net, and this is a problem in other countries as well. It is important, however, to note that America is unique for its lack of basic economic protections such as guaranteed paid family or medical leave, healthcare, and more. In the case of a health or family emergency, Americans are allowed to take 12 unpaid weeks off from work without risk of losing their jobs. In the end, Americans are largely unable to bear the financial burden of going without pay for the 12 weeks currently federally protected by the Family Medical Leave Act (FMLA). For Americans who experience a disability during their working years and paid into social security long enough, the Social Security Disability Insurance (SSDI) allows people to access their Social Security early. Americans who are disabled long term and not expected to recover may access Supplemental Security Income (SSI) in addition to Medicaid.

A challenge for those who need to access these benefits is that the application process to receive long-term benefits is so slow and prone to rejection that people may wait 3 years to be awarded their claim (O'Brien and Figueiredo, 2009). SSDI had a backlog of more than 750,000 applications at the end of fiscal year 2021 (SSA, 2021). During this period, people are most often

unable to have any income. If Americans are unprepared for **12** weeks of unpaid leave, they are certainly not ready for **156** weeks. The situation is bad enough that disability plays a key role in our financial system. The reality is that in the housing market, a key place of American wealth construction, "half of all respondents (49%) indicated that their foreclosure was caused in part by a medical problem" (Roberson, Egelhof, and Hoke, 68, 2008). Houses are the main form of wealth held by middle class Americans, and so the loss of this asset is a major blow to an individual's economic position.

In the current system, a person seeking SSDI must not work or even prove oneself capable of work, otherwise their benefits will be cut off. People receiving benefits are the targets of scrutiny and investigation. Even being too active outside the home can endanger enrollment. The Social Security Administration is empowered to conduct direct investigation, video surveillance, and social media monitoring of SSDI and SSI recipients (Parmele). Implicitly, to be disabled is to be separated and ostracized from society under these conditions. This benefit cliff and surveillance regime insures a bloated program of people who dare not come off benefits or participate in public life lest they never receive benefits again or need to wait years. Again, this is not the case only under U.S. law, but the American safety net is so much worse that the situation becomes more dire for everyday people (e.g. other countries have medical care and paid leave paid for by the government). Programs to increase private sector work participation in this demographic are unlikely to succeed under this incentive structure. Efforts to increase scrutiny of those who receive disability benefits are only more likely to leave more people unable to participate *at all* in productive or social life and increase the size of the programs.

Policies to Address Inequality

Public policy responses to differences in the employment of people with disabilities fall into three categories as described by Mont (2004). *Regulations* like the ADA include hiring quotas and other legal protections in an attempt to integrate the private sector. *Counterbalances* like wage subsidies, employment assisted by personnel, or vocational rehabilitation bring people with disabilities into the workplace by operating under the assumption that people with disabilities are less productive. The Fair Labor Standards Act, section 14C, provides that people with disabilities (blindness, old age, etc...) may be paid less than the minimum wage in exchange for the business receiving tax credits. Finally, *substitutions*, which a Job Guarantee would to some extent be categorized as, implicitly assume people with disabilities are unable to fully participate in the job market and provide sheltered employment like specially arranged jobs or public sector employment in response to that reality (Mont, 2004).

There is good evidence, as listed above, that regulations like the ADA have not led to substantial gains in employment for this population, even as educational access improves. Counterbalances can certainly be useful, especially for subsets of the population with disabilities, but fail to provide dignity (1 dollar per hour wages) or a pathway to secure even living wage employment (Luterman, 2020). Policies like 14C accept the characterization of people with disabilities as a liability in the workplace. Substitutions in the public sector may well offer a living wage and a pathway to enriching employment. With the implementation of a national Job Guarantee, capitalism would no longer define the boundaries of disability, and someone's value can be measured by more than profit margins.

Conclusions

People with disabilities have a unique place in American society, and, because of intense cultural discrimination and resistance to expanding social programs, they often suffer from lack of access to employment. Economic wellbeing is just one facet of their rich life experience, but it is one that impacts all other areas of life. As has been established, when compared to the general population, the people with disabilities experience a much lower labor participation rate, a much higher unemployment rate, a higher underemployment rate, a wage gap, a majority of bankruptcies and foreclosures, and a higher poverty rate. These findings in connection to the finding that unemployment is a supply side issue reveal that a Job Guarantee would significantly benefit the disability community. If such a program were implemented, this group of people would be an essential population to protect and carefully follow. In a broader sense, these data all indicate that the study of disability should become more central in the field of economics to reflect its actual importance and role in everyone's lives. This population lives and suffers at the nexus of the issues of employment, healthcare, social benefits, and financialization in the American economy. There are solutions to these entrenched problems, but they require bold policy action with rigorous, careful design.

Chapter 2: Original Research on Disability and the Job Guarantee

Introduction

My original IRB-approved research took the form of qualitative interviews with eight individuals in the disability community. These anonymous sessions helped elucidate the realities of navigating the labor market as an individual with a disability. This research consisted of interviews of individuals with developmental disabilities, musculo-skeletal disabilities, neurological disorders, mental illnesses, chronic illnesses, or combinations thereof. Additionally, this research included interviews with a variety of academic experts who study and professionals who work at the intersection of disability, independence, and employment. Each individual interview served as a case study into the lived experience of people with disabilities, how they navigated the benefits schemes that exist, and what work means to them and their identities. All of this work has been in service of building recommendations for a Job Guarantee proposal. These interviews, alongside the body of academic research on disability in the labor market, clarify the role of economic rights, specifically the right to employment, and the possibilities and pitfalls of a Job Guarantee proposal for people with disabilities.

One cannot speak in broad terms about the lives of people with disabilities; however, the voluntary subjects broadly fit into several categories, each of which had major differences. Nonetheless, their experiences all led to interactions with the same network of government programs. The first major division is between those permanent and temporary disabilities. This research almost exclusively attracted people with permanent disabilities to interview, a

self-selection bias, as those with temporary disabilities, mental illnesses, and others are less likely to reach out or even to identify as disabled. The second major division is between lifelong and acquired disabilities. Those interviewees with lifelong disabilities have been in contact with government programs from a young age and, despite receiving equal schooling as guaranteed by the ADA, often experience difficulty entering the workforce. People who acquire disabilities later in life often experience profound difficulties as they lose their career, healthcare, financial security, and other forms of independence. Then, within these distinctions of either temporary or permanent (life-long or acquired) disability lie broad categories of disability that include physical, developmental, behavioral or emotional, and sensory impairments. As much as their economic experiences are connected, these groups have distinct economic profiles and personal conceptions of their identities and disabilities as they relate to work.

Because unemployment is a persistent feature of our economy, disability aside, policy solutions are sought after by every political persuasion. Programs exist with the sole purpose of integrating different subsets of the unemployed back into the labor market. People with disabilities are encouraged to make steps toward financial independence and are even provided specific assistance with training, resume building, interviewing, and beyond through government programs.

This research examines the reasons for considering the right to employment as embodied by a Job Guarantee proposal. First, the current system is failing for a number of reasons which are revealed throughout the case studies. Second, an economic rights framework and the lack thereof in the United States of America, is required to build an understanding of the key barriers to employment. Finally, the Job Guarantee proposal goes beyond the business realities of today in potentially providing meaningful work opportunities and protections for those with

disabilities. A rights-based framework purportedly could intervene in the longstanding reality of unemployment, especially for those who have difficulty finding work in the private sector.

Cast Study I: Ella

The lives, experiences, and opinions of the research subjects all provide invaluable insight into the market failures and the human realities that limit access to work. Interviewee I, who will be referred to under the pseudonym Ella, is a woman in her early 60's from New York State. She had been a full time healthcare professional for a number of years, and she was an expert in a statewide leadership position. Around the year 2000, in her early 40's, she was performing routine tasks at her workplace when she sustained an injury to her cervical spine. This was a severely disabling event. She lost feeling and control in her dominant writing arm, and still lives with chronic pain, among other issues. She also had cancer that required surgery during this same period. The social and economic events that followed in her life are quite representative of what people who acquire permanent physical disabilities experience.

First, Ella and her husband divorced, which left her without insurance. As research by Karraker and Latham found, this is not at all uncommon; men are much more likely than women to leave their partners after disabling events (2015). She retained primary custody of their child, a minor at the time. Between the loss of income and insurance, she quickly found herself in a precarious situation. She set to work with a lawyer to access worker's compensation, Social Security benefits, and Medicaid. Getting onto Social Security Disability through the application and appeals process took 3 years, a relatively standard waiting period according to other sources.

She won her worker's compensation case, and had access to Medicaid followed by Medicare. Though the monthly payments max out at a low level, the healthcare benefits are easily worth hundreds of thousands of dollars and provide crucial stability to those with chronic illnesses, injuries, or disabilities.

In this time, Ella accumulated \$75,000 in debt while meeting her and her child's basic expenses. As she described, "It was a normal life. And then it went. So the credit card bills came from just survival. Until social security kicked in. And, but it still, you know, just took its toll after a period. I did file bankruptcy." The financial impact is clear, but these events also had a profound impact on her sense of self and independence. She depended on others in her family for support, which was difficult. She remarked, "Yeah. I actually had to use my parents car like, um, you know, a 40 year old woman going back, 'Mommy, can you help me with a car?'".

Disability is accompanied by intense social isolation, which is compounded by unemployment, physical and mental limitations, and fear of losing benefits. In Ella's specific case, because she had filed a worker's compensation claim, she reports that a private investigator watched her and her home for two years. As Ella recalled, "Yes. I was terrified to do anything. I would go grocery shopping and pick my [child] up from school and he would bring the groceries and because I was afraid someone would have seen me carrying, you know, two plastic bags of under five pounds of groceries. Yeah. But I lived in fear for a good seven years." This, from conversations with experts, is also not uncommon. The very real limitations of her disability were exacerbated by the constant and legitimate fear that demonstrating any form of wellness (such as carrying a bag or walking to the mailbox) would be used to justify ending the benefits which barely made her life with her son possible. When she worked part time, safely below the

income threshold, a coworker reported her as abusing the system. To this day, the company is trying to negotiate the close of the compensation case.

Recently, Ella has returned to work in a very flexible part time job as a salesperson. To this day she still must watch her income to stay clear of the benefit cliff (under around \$1,200 per month. This is the perfect job for her as her disabilities have continued to worsen over time. Now she has several other conditions which affect her ability to work. As Ella says,

“I understand the system well enough. Yeah. Yeah. To know, down to the dollar. Yeah. Of how much I can earn... without losing my workers compensation... and my Social Security Disability. Yeah. So security disability is not an issue. And I'm going to pray that by the end of 2022 I can close my comp case. And... be secure enough financially that I'm not counting on that \$1,000 a month.”

People living within the system become keenly aware of the limitations imposed by different benefits through personal research, legal threats, and lawyers' recommendations. But returning to a full time position is often out of reach because of barriers created during unemployment. Ella, for example, could not return to her former field because her certifications expired. To reapply for work in the healthcare industry, she would first have to spend thousands of dollars on recertification examinations.

Another key impact of her disability and unemployment was her loss of confidence and self-esteem, which made social life and the prospect of work that much more challenging. She essentially gave up on employment of any sort and instead chose to volunteer. She recalled that, “I found a[n] [animal] rescue. And it was in [redacted]. And I went, I started going there every day. And I wasn't doing, I was just hanging out with the [animals] and doing, like grooming them more than, nothing really physical, but it was more getting outside getting some fresh air. Animals are so, so healing.” To have a chance at getting well, Ella had to pursue recovery in

private settings. She also pursued training and community in a form of massage. As she described, “the [massage] circle was just really to socialize with other humans.” These activities were, based on her descriptions, clearly central to her physical and emotional recovery.

The loss of confidence or self-esteem can also be linked to the isolation that unemployment and disability creates. Years of isolation lead to fears that the individual cannot functionally complete tasks. These changes make returning to work even more difficult when it becomes feasible. On this subject she recalled: “I was speaking to schools, like thousands of people doing presentations, teaching other clinicians, different, you know — I have no problem, and then all the sudden public speaking with a business owner and I'm trembling because he's gonna look at me differently.” These gaps in employment create a spectrum of issues that make going back to work difficult, both internal to individuals and external in social systems.

COVID-19 has created an exceptionally isolated environment these past two years, which had a decidedly negative impact on people with disabilities. Ella recalls that the pandemic felt reminiscent of her first years of unemployment. She reported that, “I felt like I had just gotten hurt where I was just like, locked in the house.” The COVID-19 lay-offs in 2020 disproportionately affected people with disabilities, but so did the lockdowns themselves. And for those who did catch COVID, the illness served as another disabling event. Besides the disruptions to social and medical services, the fear for personal wellbeing was very real.

Case Study II: Alex

Interviewee II, who will be referred to by the pseudonym Alex, has experiences that also provide key insights into life and employment with disabilities. They have a sensory disability, deafness, which has been progressively worse since youth. In their case, it took quite some time to find a diagnosis. Their disability was, for the most part, invisible, which provided some opportunities and normalcy. The hearing-aid technologies that existed at the time would have made their disability much more prominent as a young person, and the ADA did not yet exist. Alex, like many others with disabilities, acquired a college degree from a top university with a diversity of interests and skills. One major limitation to their life is that they never received a formal American Sign Language (ASL) education. This reality of the times continues to have consequences. Alex was able to obtain work right out of college with their degree in higher education. So, like many people with permanent disabilities, Alex worked hard to find a meaningful job that would fit their interests as an intelligent young person.

Alex had developed strategies to succeed in social environments, namely through lip-reading. Despite that, they faced problems in the corporate workplace, which they described as cutthroat. Though the minority, coworkers and clients alike occasionally revealed negative attitudes towards Alex's presence. As mentioned, at this time the assistive technologies were still primitive and so their adaptive behaviors were often scrutinized. As Alex recalled, "What I used to do to make sure I heard something correctly, was I would repeat a lot. And [a client] made [a] comment to my face and complained to human resources, that there was obviously something wrong with me mentally." This reveals an inherent disregard for those with all disabilities, a

perception of incapability in individuals who appear disabled, and discriminatory attitudes towards disabilities that may be perceived specifically as developmentally disabled (though Alex is not). Through several career changes, communication with clients remained an issue, occasionally leading to insensitive or offensive remarks.

Isolation has also been an acute impact of Alex's disability in and out of the workplace. Now, even with hearing aids, Alex cannot hear people speaking with their mouths out of sight. As Alex identified, "[our friends] would direct the whole conversation to [my partner]. Now that happens a lot where I do become invisible. So now I just, like I said, I've reached the point where I don't want to explain myself anymore." This brings us, again, to the changes brought on by the COVID-19 pandemic. In this case, the introduction of masks created a severe and disabling barrier to all social interactions as lip reading became all but impossible. As a result, they have given up on finding work, and in many cases even on pursuing social relationships. This is a reflection of the social dimension of disability; our daily practices as a society define, for better or worse, the lives of those with disabilities. While the surge in online access and hybrid model classes provided novel opportunities for many in the disability community, this was not the case for Alex. Taking a hybrid ASL class through a public institution proved impossible as masks were used on the video. Even transcription or other adjustments by the sympathetic teacher failed to make this a truly accessible space. Alex's disability has not changed, but the barriers to social inclusion have dramatically.

The benefits schemes have also played a role in Alex's decision making around employment opportunities. The cost of medical technologies, the limited coverage of different insurance plans, and the paucity of benefits, also creates uncertainty about the future. Alex is on Medicare and on Social Security Disability and has been for a long time. Accessing disability

benefits took 2 years. The hearing aids which make the biggest difference cost thousands of dollars out of pocket and last just 3 to 5 years. Finding reliable work is difficult, as Alex describes, “They don't want a deaf person around because obviously I would need more training because I'm less mentally capable of handling the job. I've applied for the shit jobs, like dishwasher or stocking shelves just to keep active and have a little fun-money. Nope, never.”

People with disabilities often apply for jobs they are overqualified for, and are still rejected. Even in the case a person is hired, keeping benefits is often worth much more than finding a full time job. Alex remarks, “There's a real fine line, because if I were to get a job..., disability says, but then you don't need your benefits anymore - you can work.” Many individuals in the system fully recognize the strange incentives and social dynamics that keep them out of work, but are nonetheless bound by their practical reality.

Case Study III: Lane

Interviewee III, referred to by the pseudonym Lane, is around 30 years old with a college degree and experience working in specialized healthcare jobs. In their case, they have been diagnosed with a form of epilepsy, which is invisible to employers and coworkers and leads to a different experience of disability in the workplace. The disability was adult onset, so Lane actually changed jobs and relocated due to the diagnosis and distance from their pre-existing support networks. They even chose to relocate to a more expensive metropolitan area where access to public transportations would reduce the need to drive to commute.

Disclosure of one's disability to employers becomes a much more difficult decision in this case, as revealing it can often determine whether a person is able to get or keep a job. Lane has never formally asked for accommodations, but has considered it. More recently, they have

confided in colleagues so that they have an awareness of the possibility for a seizure. As Lane mentions, "I'd be in rooms by myself, you know, for extended periods, where, if I was to have a seizure, like I was concerned, no one would find me for hours." Even so, they decided against pursuing accommodations or assistive alerts at first. They go on to say, "I think I probably stopped [pursuing them] in part because I just have never had seizures during the daytime... so it wasn't like a big concern. And that combined with... the awkwardness about having those conversations, just because of the culture of the job." Accommodations are not a simple thing to request and often it is unclear what they might be. In certain settings, applying for ADA accommodations can feel like a tricky proposition.

They, like many other interviewees, expressed a clear aversion to disclosing during the application process for most positions, which is their legal right to decide (U.S. Department of Labor, 2022). More recently, however, working in a more supportive environment, Lane has been able to disclose and found it beneficial. They go on: "If it works out I think it feels really nice having someone in the know." This all demonstrates the complexity of the ADA in that accommodation management is ultimately about personal relationships in the workplace. Whereas in one workplace it may seem prohibitively dangerous to disclose for fear of being fired, in another one may feel welcomed and protected.

Lane had never heard the specifics of a Job Guarantee proposal before, but had clear concerns about the potential role a Job Guarantee policy could play in the lives of people with disabilities. Even as Lane acknowledged their potential interest in the program if it existed and had valuable work, there were still many doubts about such a large government intervention as it relates to disability. As they voiced, "I think it's a great idea in principle. And I think that there are ways that it could be done successfully... I would be extremely concerned about it being

used as a requirement to receive other government benefits that are already not guaranteed to people who deserve them in the United States, like health care." This is a consistent concern of individuals in regards to government intervention, and not an unfounded one. Government disability programs have strongly advocated for the maximal independence (work and life) of benefit recipients. "If you made a program designed for a particular sect of people that, you know, puts them at some vulnerability status by disclosing... a disability... [then future] policy changes [could] make you vulnerable." The potential for changes in government to have impacts on this population is certainly well founded. Depending on the legal rigidity of the program, there could be a great deal of harm to those who participate. When I asked directly whether Lane trusted the government to run a Job Guarantee program, the reply was clear: "No, I don't trust them."

Lane's experiences and observations help elucidate how young people with mostly invisible disabilities must navigate the workplace. Though these disabilities may not prevent a person from showing up to and performing at work, they certainly impact the choices people make in their lifestyle and workplace. Lane relocated to be near family and friends in an area where driving would not be a necessity. Further, we see the place and limitations of the ADA in these cases, where the navigation of disability in the workplace is a social interaction prone to difficulty or success depending on the personalities involved.

Case Study IV: Ray

Case study IV will serve to represent the experience of four young adults with life-long disabilities that were included in this study. One of the four, referred to by the pseudonym Ray, is a young adult, recently out of high school and living at a supportive institution, who has Down syndrome. Ray is in the transition period after high school, a year or so in college, and now building a life while always striving for as much independence as possible. In this sense, they are a young adult like any other. Ray has a similar profile to the three other young adults with life-long I interviewed and Ray's case further cements the sheer diversity of the disability experience. Unlike those with chronic illnesses, people with Down syndrome usually live happy and healthy lives with relatively little medical intervention. Ray is outgoing, positive, and was enthusiastic to share information on their experiences. As Ray reported, "I must say, the way I think about myself is I love myself and I love having Down syndrome." Living in a supportive setting, Ray has also had direct access to peers with disabilities, which has helped create a sense of confidence.

There are, however, obstacles both real and constructed to fully independent living. Living at college in a program for people with disabilities, Ray still couldn't receive all the mentorship required to support habits for independent living. The experience of independence was an important development for Ray, nonetheless. Weight gain, which affects people with Down syndrome, was a problem in this setting even with exercise. Of course this is really not all that out of the ordinary for young adults, as large groups transfer or drop out after one or two years of college. Some individuals in the same cohort as Ray had graduated college. Ray

indicated that living independently and working full time were both of interest and importance for their future.

Ray has already begun accumulating work experience in a variety of settings, again in a distribution much like any other young adult. They have worked in paid childcare and in food service positions, and volunteered to build skills in retail environments. Their aspirations include owning their own business, a cafe in a city. According to Ray, and to those around them, they are very motivated and detail oriented when it comes to work and, previously, schoolwork. Ray was also positive about the potential reality of a Job Guarantee, saying “I think that is a positive thing... It's good to have a job for everyone.” The young adults with developmental disabilities interviewed, were either neutral or positive about the application of a Job Guarantee as it relates to people with disabilities. This is an important difference from the other interviewees who expressed concerns about the risks associated with the Job Guarantee because young adults with life-long or developmental disabilities are more likely to benefit from the Job Guarantee.

More than any other population, this group has experienced supported employment settings similar to a Job Guarantee. Young adults like Ray are looking forward to their future and wondering what kind of lives they can lead and how independent they can be. Current supportive employment institutions and systems are important to their skillbuilding and success. One concern is that the professional opportunities these individuals are pushed towards are service sector jobs that pay relatively low wages, and this is the case even for college educated individuals. Unlike other interviewees, young adults with developmental disabilities cannot hide their disabilities from their employers, and so discrimination is more likely to be a factor. So the Job Guarantee positions may not necessarily help people like Ray start their own business or move into a highly-paid career. All the same, the experience provided by supportive volunteering

or employment is invaluable to young adults with disabilities and a Job Guarantee could increase those professional benefits.

Case Study V: Kennedy

Interviewee V, referred to by the pseudonym Kennedy, and their experiences provide an essential view into one area of disability that this work has not discussed as explicitly, mental illness. Mental illness is prevalent and becoming even more-so among young people today. According to the CDC, the majority of Americans will experience and be diagnosed with a mental health disorder in their lifetimes (2021). It was the case going into this qualitative research that people with experiences of mental illness would be unlikely to respond to a voluntary call, as they often do not identify as disabled in the first place. Kennedy provided unique insights as someone who practices as a psychologist and neuropsychologist and has also experienced debilitating mental illness. In their case, the condition is Treatment Resistant Depression. None of the approved treatments ever provided relief from the extreme symptoms, which Kennedy describes as being life-long, and is partially why they identify as disabled to begin with. Kennedy has a PhD and practiced for some 20 years before working was no longer possible. Now, they work a part time job in the field to earn some extra income. The key elements presented by Kennedy's experiences are the mental health dimension of disability, the financial pressures of disability, and the unpaid nature of caretaking.

Kennedy worked for many years before the depression became too overwhelming to manage, eventually resorting to experimental, deep-brain stimulators, which require constant maintenance. Work was actually an important part of keeping balance in their life. As they recall,

“For a long time working kept me going. I've always done well at work. I've always worked hard. I've always been able to turn reports out quickly. It was when that started to falter that I was at my worst.” Work is an important motivator and source of social interaction, again a reason why people with disabilities stand to benefit from greater inclusion in the workplace. This is also reflected in their decision to return to work in the past few years. Kennedy reported that, “I wanted to go back to work because I just got lonely.” But, of course, with COVID-19 and with the nature of private practice care, the social element of work has continued to be lacking.

Mental health care in America is insufficient and access is lacking, even in states or cities that have the highest concentration of providers. As a provider, Kennedy was very clear about the shortcomings of mental health care in the USA. The price of care, with many providers accepting out of pocket only, in addition to long waitlists means that many people have little or no timely access to a mental health professional. Even working today, and living below the poverty line and relying on multiple forms of public assistance, Kennedy admits, “I've made it a point not to know what they're charging for my services. I don't want to know, I don't need to know, I, if I knew I would feel horrible.” Untreated mental illnesses are both a driver and a result of homelessness, unemployment, institutionalization, and poverty. There are clear, financial barriers that prevent many who need care the most from accessing it, like other areas of the healthcare industry.

Like other invisible disabilities, mental illnesses come with their own set of accessibility barriers. The stigma against discussing and disclosing mental health disorders is also profound. Kennedy, even as a practitioner of mental healthcare with an advanced degree and certification has kept their diagnosis private from all but their closest family members for fear of repercussions. They describe that they have never asked for any accommodation and that, “I

didn't tell anybody. Yeah. And that was because of like, a secret that I had to keep." They go on to describe, "It's very hard. And, and, again, it's a secret. You know, I don't tell people I don't tell them that I've got subsidized housing." Kennedy acknowledges that the time off of work was necessary, and that an accommodation would not have made a difference; however, to receive accommodations, individuals must first have a diagnosis, which is a costly process. Beyond this hurdle lies the difficulty in asking for and receiving accommodations for an invisible disability in the workplace. The fact that mental health practitioners in their own field either cannot, or feel they cannot, be open about their own experiences demonstrates that this is an important area of disability and employment research.

Another interesting point raised in Kennedy's interview was a discussion on the language of the ADA, which calls for "reasonable accommodations" to make the employment of people with disabilities possible. Kennedy explained that accommodations are perceived as reasonable or unreasonable based upon the individual in discussion. They posited this hypothetical, "It depends on who it is. You know, if Stephen Hawking wanted to be at Harvard, he'd be at Harvard. If he wanted to be at Stanford, he'd be at Stanford, they would move heaven and earth to get him wherever he wanted to be. And it wouldn't be perceived as an unreasonable expense." This broad language is often a thorny subject for just this reason. Employers make value judgements about employees with disabilities and the perceived economic value of those people is at the center of decision-making even though the ADA should provide equal legal protections to people in theory.

Like other disabilities, Kennedy's mental illness continues to create financial instability. After becoming unemployed, they filed for bankruptcy due to overwhelming debt. Kennedy describes a relatively easy legal process for receiving benefits, SSDI in their case because of

their previously earned income. However, they recall that the process took on a painful emotional element. Kennedy describes the interview process of speaking with a case worker,

“My mom came up. And, you know, basically held my hand while I sobbed through the entire interview. It was just a real nightmare for me. And I kept apologizing to her. I'm so sorry. I didn't think I was gonna have to do this. I'm so sorry. And I just kept, you know, it was just really hard to do... it wasn't that she made it difficult in any way... But it was, it's very hard to think of yourself as being disabled.”

Peoples' sense of identity is often tied very closely to their profession, and leaving work indefinitely creates a personal crisis in addition to the financial one. In American culture, where people are actively discouraged from or shamed for asking for help, this will continue to be the case. Kennedy expands on the subject that, “you feel like you're giving up, even though you're, you're really not giving up, you're giving yourself time to time and the resources that you need to just exist.” This acknowledgement that people with disabilities are not “giving up” again clarifies the necessity of disability benefits, because many people cannot work and need financial support. Striking a balance between affirming the human right to accessible employment and *also* the right to live without working is at the center of this research.

Another key element of Kennedy's experience worth discussing is the place of caretakers in the lives of people with disabilities. It is very common for close family or friends to provide essential, but unpaid caretaking services like cooking, cleaning, transportation, housing, and medical support. According to the AARP, some 50 million people, one in five Americans, were caregivers for someone with a disability at some point in 2020 (AARP). The unpaid nature of caretaking only worsens the financial and emotional stress placed upon both the person with a disability who cannot work and their caretaker. Kennedy has a unique experience in that they previously required their mother's help when the depression became too severe to function at work and at home. As mentioned previously, their mother supported them through the SSDI

application process. Despite the benefits people with disabilities receive, caretakers sacrifice the financial, physical, and emotional resources to make their lives possible.

Families experience multigenerational processes of disability, as it is a natural part of life. In modern America, people mostly live alone or in couples and often at great distance from their family, which altogether complicates the management of disabling events. Today, Kennedy provides for their mother and father who are aging and live hundreds of miles away. Kennedy describes that returning to work actually provides the income not to benefit their own quality of life, but to support their parents. They explained that, “going back to work has made a huge difference, because I have to go and visit my parents pretty much every month, because they have so many needs, and they're not adjusting well to being disabled themselves. And they're getting confused. And so they're not trusting nurses and all kinds of crazy stuff. So without this extra \$1,000 a month, I wouldn't be able to do that.” To receive care professionally in a home setting, people would have to pay tens of thousands of dollars, but family members go uncompensated. The Job Guarantee proposal has a specific role to play here in turning these unpaid, but highly involved activities, into paid part time or full time jobs.

The professional and personal insights Kennedy provided gave this research new avenues to consider, and raise questions about the state of the healthcare system, our social safety nets, and the scope of the Job Guarantee as it relates to people with disabilities. The state of mental health and the access to psychological care in America are both extremely troubling. Depression, anxiety, addiction, and other conditions are epidemics in our country, and the organizational structure of our economy may have a role to play. The human right to accessible healthcare must go hand in hand with the right to employment to intervene in some of these diseases of socioeconomic deprivation. Kennedy's experiences also draw attention to the issue of caregivers,

often family members, who provide for people with disabilities. These caregiving roles are often fluid throughout generational lifecycles, as most everyone requires assistance as they age at a minimum. Bringing the economic rights of the people who support people with disabilities into the equation is so important, because financial security is so often at stake for entire family units experiencing illness, injury, or disability.

Conclusions

These qualitative interviews confirm in part several key features of the disability experience in America. Though subsets of the disability community and individuals have greatly divergent experiences of their body and their interaction with the economy, common denominators exist. Ubiquitous social attitudes, government programs, and other institutional stakeholders create broad trends that can be addressed in relation to a Job Guarantee's design and implementation. For those people who acquire disabilities and become unemployed, there are immediate financial consequences (i.e. foreclosure, bankruptcy, divorce) well documented in the literature. The experience of unemployment is also disabling in a variety of ways, from creating additional physical or mental health issues. The barriers to finding or returning to work are notably consistent across these groups.

First, the ADA has, so far, not created an equitable experience in the workforce. The requirements outlined in it are often vague and hard to guarantee for small businesses over the 15 employee threshold. Even in larger institutions with Human Resources departments, asking for and receiving ADA accommodations is, at the end of the day, about managing interpersonal

relationships with bosses, coworkers, and clients. Thus, even if an environment can be made accessible with relatively minor adjustments, the process depends upon an individual's comfort in that environment. Equally, coworkers or clients may make implicitly or explicitly derogatory comments and fail to recognize their own ableist behaviors. When there are issues receiving "reasonable accommodations", individuals often do not have the time or resources to resort to legal action, even if winning their case was guaranteed. The techniques and technologies to make every workplace accessible are not uniformly distributed between workplaces.

The threat of losing SSI, SSDI, or Medicare seems to be both an imagined and very real concern for people with disabilities. The sense that incomes and behaviors are closely monitored by government agencies or employers is partially to blame for the anxiety around. For those people who experience great financial hardships, the idea of having to go through the traumatizing and lengthy application process once again is very unappealing. However, similar workforce inequities are seen in other high-income countries that do provide universal healthcare so the employment gap cannot be explained just by the lack of affordable healthcare in America. Further, the 2015 Kessler survey found that this was not the foremost concern of individuals with disabilities. The opportunity cost of being a caregiver does play a large part in the lives of people with disabilities and their families. Paid Family and Medical Leave is a fringe benefit for most Americans even though it is necessarily a part of everyone's life. Transitioning this unpaid workforce into a paid one would help support families as they make major life transitions and would certainly help make the American economy a more equitable one.

Young people with disabilities as well as people with developmental disabilities looking to enter the workforce face difficulty in building the paid employment experience to advance their careers into highly paid positions, even when they have a post-secondary education. These

individuals often spend a great deal of time volunteering in their communities either by their own initiative or with the help of non-profit organizations. Again, transitioning these unpaid but valuable efforts that benefit communities into paid positions would help to recognize the labor provided by people with disabilities. This paid experience would help when individuals later apply for private sector opportunities.

Chapter 3: Design implications for the Job Guarantee

Introduction

Acknowledging that the disability community certainly could benefit from a variety of interventions, the key to this work is to address the specific potential impacts of a Job Guarantee. From here, this work outlines recommendations for the application of a Job Guarantee. As has been discussed in the introduction and may be obvious from the case studies, categorical recommendations are not easily applied to the disability community. There will be winners and losers from the implementation of any policy, especially one so broad. That being said, the patterns that appeared in this qualitative research point to key areas of consideration. Certain elements of the Job Guarantee could absolutely create dangerous socio-economic conditions for large parts of the disability community, and these should be scrutinized in full. Just the same, a well administered Job Guarantee could create opportunities for many people with disabilities who currently have little or no access to the labor market. This initial research will also allow for a deeper study of the Job Guarantee, its goals, impacts, and philosophical implications in the future.

Risks and Challenges

First, highlighting the dangers of the Job Guarantee, a broad and sweeping labor market policy, is critical for developing substantive recommendations. Certainly among participants there has been a great distrust of such a program, just as there has been a great deal of interest in the primary goal of expanding employment opportunities. And yet, the prospect of bringing work to all also carries risks. To succinctly paraphrase one individual with a disability replying to someone's comment, "wouldn't it be great [to work in a full time job]", they said, "Why would that be great?" There will always be a fine line between opportunity and requirement, where many people simply may not be able to participate. Frankly, some of the greatest risks do not come from within the Job Guarantee, but from outdated legislation or from policy actions of future governments that may reverse economic gains. Still, the proposal in its core administration may readily produce internal and external problems for the disability.

Benefits & Risks of the Job Guarantee

Benefits

Reduced unemployment and increased labor participation rate

Countercyclical benefits: more opportunity in recessions

Access to affordable healthcare

Setting a standard for private sector employers

Standardized accommodations and adaptive technologies

Expanding the concept of work

Dignity and opportunity in society

Risks

Benefits cliff

Work becomes a requirement to receive benefits

Sheltered and segregated enclaves form within the program

Existing stakeholders are not properly engaged in the design and implementation of the program

Stigma against public employees with disabilities who cannot or will not move into the private sector

Continually low wages for individuals with postsecondary degrees

Lack of appropriate supportive professionals

The first area of major consideration and concern is the interaction between the multiple benefits systems that make life with disabilities possible in America today. These benefits include social security, workers' compensation, Medicare or Medicaid, and social services. Already, these benefits pay out incomes far below the poverty line. In 2022, SSI pays out a maximum of around \$10,000 for individuals with disabilities (SSA, 2022). In comparison, SSDI benefits max out for those near retirement age at around \$36,000 (SSA, 2022). The income which prevents recipients from continuing disability is also far below the poverty line. The social services, appointments, medications, and procedures guaranteed by Medicare or Medicaid are most essential and may provide value of hundreds of thousands. Individuals with disabilities may be very hesitant to enroll in Job Guarantee programs due to the risk of losing any one of the protections listed above. People with disabilities who take up the offer of a Job Guarantee, depending on its pay and benefits, could easily find themselves in a precarious situation, even more so if their attempt at working full time does not succeed.

A second concern brought on by a Job Guarantee is the threat of work requirements, which would restrict access to benefits for those truly unable to work. The right to employment could easily be translated into a real or perceived requirement to work. Disability policy has, since the ADA in 1990, encouraged attaining the greatest degree of personal and financial freedom. While this has a positive dimension, it does reflect an American value system. The trend toward work requirements has long been seen, as benefit eligibility of the unemployed poor has been targeted in conservative states. A Job Guarantee could easily create a division between the deserving and undeserving poor. If jobs are available to all, those who cannot or do not take them may be easily discriminated against in future public or private settings for support. A stigma could form against those who participate in the work program and also those who do not.

There is also a great risk that the programs will not pay enough or have strong enough benefits for individuals to stay solvent. Governments eager to reduce spending could target marginalized groups in political campaigns and legislation. Some versions of the Job Guarantee proposal provide for a public Medicare option, which provides some safety. However, proposals as written about by Tcherneva, offer a minimum wage of \$15 per hour (2018). Minimum wages across the country have not kept pace with inflation for years, not even a \$15 or even \$20 wage are livable in most of the country. People with disabilities often take on extra expenditures as a result of their disability. Such offerings would also not be so differentiated from the variety of service sector positions people with disabilities are directed to. If such a program does not automatically adjust for changes in cost of living, or consider the additional costs of living for other minorities, the Job Guarantee could lead many into poverty by proving their “ability” to work. These decisions will rely not only on the economic reality, but the political one, which constrains the possible budgets.

People with disabilities have a range of specialized needs in employment settings. From early stages of recruitment to long term management, people with disabilities may need guidance or support. In the case of such a large-scale public employment program, there is a clear risk that people with disabilities could be an afterthought in the larger mission or expanding employment opportunities. Though a variety of systems do exist to integrate people with disabilities into the workforce, effectively engaging with them in the creation and implementation of such a policy might be difficult. Without a safety net of interlocking support, people with disabilities could lose out on the benefits of the Job Guarantee in a variety of ways. In the absence of quality policy interventions, people with disabilities could become further segregated, isolated, and stigmatized.

It may not always be possible for people with disabilities to be fully integrated into certain work projects, especially physically demanding ones. Depending on the disability, the interpersonal nature of certain work could also prove prohibitive. People with disabilities are not always the focus of economic policy, so inattentive legislation could segregate workers into enclaves that resemble sheltered workshops. If the Job Guarantee allows for self-employed, creative positions then individuals may also find themselves once again isolated from their peers.

Another key concern is that such a broad policy could fracture the disability community, where some benefit greatly, others do not, and some never have full access. Those who cannot join this public workforce or the private sector may find themselves in a smaller minority with fewer protections. In line with these concerns about inattentive policy and policy makers, the work and workplaces may not serve the interests of the individuals with disability. Issues with accessible transportation and spaces also threaten to exclude individuals with mobility disabilities and beyond. Many job training programs today prepare people with disabilities for service sector work, which cannot fully meet their financial needs. To this end, the work created under a Job Guarantee could easily become “make-work” with neither substance nor direct benefit to the workers. In many cases, the Job Guarantee is described as a springboard into better employment in the private sector. If people with disabilities are only able to find work through a Job Guarantee system, they may remain there for life. This possibility demands greater consideration for the income and benefits systems.

Finally a great concern lies in the administration of such a program by Federal and local governments. As seen throughout American history and in today’s economy, local governments are sure to have a range of socio-economic priorities. Without strong oversight there are sure to be small and large pockets of the country that have little or no interest in integrating the disability

community into Job Guarantee positions. At worst, these areas could purposefully exclude those people they see as a liability. And to connect this point to the issue of work requirements, localities could abuse their knowledge of peoples' disability and benefit status to prevent them from joining. It took protests to allow disabled veterans to work as part of The New Deal social programs. These are real threats to the inclusions of all minorities and especially to those with disabilities.

Quantifying these particular risks is not so simple within the scope of a Senior Project. People with disabilities are a protected class specifically because their differences are noticed and discriminated against by others. A sweeping policy like the Job Guarantee presents unique challenges to the disability community, and has the potential to adversely people with disabilities. Considering the dangers in full is important to maximizing the benefit and minimizing the harm. The greatest obstacle will be working around the benefits that are designed for those disabled from work. Designing a Job Guarantee that works for the disability community will require more research like this if it is to become a reality. Engaging directly with the disability community in the design and the administration of public employment programs is key to protecting their social and economic interests.

Benefits

Acknowledging the great potential for harm, this research is driven by a desire to expand employment opportunities to all Americans. If such a large public employment program were implemented, there are certainly great benefits one might expect for people with disabilities. The labor market is out of reach due to a combination of physical, economic, and social barriers. A Job Guarantee could certainly expand opportunities for employment, and reduce unemployment and the negative effects associated with it. This paper does not run an economic model to assess the specific economic changes a Job Guarantee might induce. Still, this work does consider and identify the variety of positive impacts, just as it identified the dangers.

Job Creation in the Disability Community

Accommodation
specialists

Remote work

Vocational rehabilitation

Caregiving

In the best case, the first notable impact would be reducing unemployment and underemployment. As described in the literature, many people in the disability community are quite capable of working, but find a variety of barriers to entering the workplace. Additionally, a Job Guarantee has countercyclical effects. During recessionary periods, when people with disabilities are more likely to be fired from their jobs, the Job Guarantee program could absorb these newly unemployed workers. This would guarantee access to work, where the private sector often refuses or loses individuals. These developments would increase incomes and reduce income inequality which is seen across the disability community. This will disproportionately benefit people of color and women with disabilities, who suffer most from low incomes and unemployment across America. These wages would be significantly higher, even at \$15 per hour, than many people earn today. With the addition of a public option for Medicare, the value of an employment system that provides stable employment and benefits would be massive. The quality of life would be raised even in the private sector, which would have to match the value and income of public sector employment options. In many places employment options are all but absent; therefore these jobs would provide vital opportunities to escape poverty.

These work programs may also offer novel opportunities for people with disabilities to develop interpersonal and working skills to build meaning into their lives. Some people with disabilities may build enough experience that they can move into better-paying private sector employment. Volunteer positions people with disabilities occupy in communities could gain recognition as work, for example. The freedom of opportunity will allow people with disabilities across the country to explore work in a supportive setting. Through this program, people with disabilities would also be able to explore flexible, nontraditional employment. At-home and remote work exploded out of necessity during the pandemic, but people with disabilities have

long used the internet and computer as a means for connecting with each other and society at large. Many people with disabilities could participate in the Job Guarantee if they are allowed to work from home on computers. People with disabilities are already disproportionately self-employed, so the Job Guarantee may create a venue for them to join the formal labor market. In total, a Job Guarantee, with its flexibility, could expand the American idea of work to include the disability community.

The tasks within a Job Guarantee are also quite flexible, which stands to benefit the disability community with its variety of needs. Job carving, or dividing jobs into their component parts to reduce multitasking, is one strategy that may allow individuals with disabilities to focus on tasks they are most comfortable or effective at. Work could be creative in nature, and self directed by the disability community. The Job Guarantee has the power to create nontraditional jobs not found in profit driven sectors. Notably, many of the public projects could serve the disability community and improve quality of life, social programming, and accessibility in communities. These positions may be specially tailored to the needs and desires of individuals. Because these jobs will be publicly funded and for the public good, this program may further integrate people with disabilities into the community. People with disabilities may be recognized for their novel contributions to society and help reduce negative social perceptions of the disability community.

Furthermore, the government serving as a standardized employer with its economy of scale could help bring adaptive technologies and accommodations to the workplace in a more uniform way. Private sector employers would have to follow suit and provide a similar standard of accommodations to their offices. This could include the standardization of remote work, allowing people with disabilities in rural areas to access work. A variety of adaptive technologies

like accessible software and hardware for computers could also become more widely used across society as a result of the government acting as a major client to those companies that create and develop them. Creating standardized accommodation procedures would help cement the place of people with disabilities in the workplace.

The expanded support for those in caregiver roles is also equally important, as it will greatly lessen the financial burden of families who must provide their time and resources. Many family members must sacrifice hours at work or their entire jobs to give essential care that would be extraordinarily expensive. Moreover, caregiver jobs through the Job Guarantee provides employment opportunities for locals outside family units to step in and provide assistance. There are cycles of disability and caretaking in family units, and our society has isolated us in individual homes in separate communities. The costs of caregiving have increased for the very same reason, often requiring travel across the country. The Baby Boomer generation's aging is creating a growing need for children to assist them and is placing an increased load on the already strained healthcare system. The inclusion of caretaking roles in the Job Guarantee proposal will help bring attention to the importance of people in these roles, bring dignity to that work, and ensure greater financial security to families experiencing illness, injury, or disability. Bringing unpaid caregivers into the paid sphere and providing them with proper resources to do their work will reduce the burden on people with disabilities and their families.

Studies have shown that people with disabilities are interested in working, but have been blocked from work for the litany of reasons recounted in this research. The Job Guarantee offers a pathway out of unemployment and an array of benefits for people with disabilities and their families. Rather than simply training individuals for the private labor market, these positions give individuals the experience of working while providing new services to their community.

They also provide unique opportunities for innovative projects led by those in the disability community to reach the public's consciousness. The prospect of this reality could greatly change the experience of disability across the country among those who can and cannot work, those in private and public employment, and those people who have little interaction with the disability community. The dangers are, of course, easy to speculate about because they are very real in a society as unequal as ours is today. Weighing the dangers and benefits of this program are important for outlining the steps that ought to be taken to ensure the security of the disability community.

Principal Recommendations

There are concrete recommendations that will be essential for making sure a Job Guarantee is accessible and beneficial for people with disabilities. The principal recommendations naturally center around the benefits structures which severely limit the working behavior of people with disabilities. Ensuring that people with disabilities can keep access to these benefits even as they enter public employment is a priority. There will need to be significant oversight to create a program that represents and serves the disability community. Given the significant barriers that exist, the Job Guarantee may not be easily applied without significant reform to decades old legislation. It may not be the right policy to provide work for the disability community at this specific time. It is also not so easy to predict whether a Job Guarantee would lead individuals to a more equitable position in the private labor market. Still, there are key provisions that will serve to protect people with disabilities if Job Guarantee legislation were to be passed.

Job Guarantee Design Considerations

Committees with representatives from all parts of the disability community

Integrating existing benefits with new programs

Creating a department to provide oversight and equitable access

Including non-profits in employment schemes

Making public spaces and work spaces accessible

The strongest recommendation would be to create an advisory body or committee composed of people with a range of disabilities and experiences. This body should have a good deal of control over the drafting of legislation, and creating regulatory measures to protect the interests of the disability community. This committee should also be responsible for reviewing and conducting research on the possible impacts of different models of public employment programs on people with disabilities across the country. The people on this committee should have intimate experience with the system of benefits across the spectrum of disabilities and employment experience. This will be an essential body for drafting legislation that provides safe and accessible employment. Trust in a government run employment program is severely lacking and will greatly slow adoption. Without a transparent process that involves trusted members of the disability community, many of the research respondents would be very hesitant to join a public employment program at all.

The key protections that the committee would need to consider begin with the benefits systems that currently exist. The benefits cliff is a key area of political focus and the discussion about it often misunderstands the position people with disabilities are in. This discourse, in some manner, relies on a philosophical discussion of disability benefits as they relate to work in the first place. People in the disability community could easily feel that such a program is a cost cutting measure. This research reveals that disability benefits should not be discontinued for those who choose to take work in the Job Guarantee program. The network of employment programs that exist today should serve as a template for the study of a Job Guarantee. The Rehabilitation Services Agency under the Department of education provides Vocational Rehab, perhaps the largest employment training network for people with disabilities. Several pathways do already exist to bring people out of disability into working environments. The Ticket to Work

program allows Social Security Disability recipients to search for and engage in employment with the understanding that they will keep their benefits if working isn't sustainable. However, it seems that the simplest and most elegant way of incorporating people with disabilities would be to exempt the Job Guarantee income from counting against different forms of disability payments entirely. Until landmark reforms take place in regards to the programs as they exist, the integration of the two policy structures may be too complicated.

Assuming a Job Guarantee is passed, significant resources must be allocated to create programs to work with the disability community. Extensive research has been done on which management schemes best support employees with disabilities and employers hiring those workers. Having independent, professional intermediaries who can manage the complexities of all kinds of disabilities, should be a priority. A variety of networks exist locally and nationally to support people with disabilities in the transition to employment. An entire department under the Job Guarantee umbrella would be necessary to protect the interests of people with disabilities and provide assistive technology and accommodations in a timely manner.

Engaging with these stakeholders and using their expertise will be key to a successful Job Guarantee as it relates to the disability community. In Dutchess County, NY for example, Ramapo for Kids in Rhinebeck has extensive residential programming to support the independence of young adults with disabilities. They work with local organizations and employers to get work experience and build a variety of skills, which may translate into part time or full time work opportunities. With a support system like this, employment programs for people with disabilities have shown to be more effective at training and retaining workers. These intermediaries who serve as case workers ought to be supported by a federal or state level program that supports individuals who join the Job Guarantee. The Federal workers who support

individuals need specific training to help step in and negotiate differences when communication breaks down on either side of the employment equation.

One key variation between Job Guarantee proposals is about the inclusion of funding for employment through existing non-profit organizations. Some researchers propose that each job should be created and managed in the public interest without funds for non-government services. There is a strong case to be made that the variety of non-profit organizations that support people with disabilities ought to be integrated in some way with the Job Guarantee. The institutions that support the independence of people with disabilities are a network of government and private efforts. Young adults with developmental or other disabilities especially depend on non-profit institutions to build skills and attain independence.

A federal oversight program should also be put in place to track statistical measures of inclusion and improvement, similar to the Voting Rights Act. Certain states and localities will not be as successful at bringing people with disabilities into the system. It could also be the case that, across the entire country, trust in such a program prevents mainstream adoption among people with disabilities for some time. A continuous oversight program is important to identifying regions experiencing difficulties, managing cases of discrimination, and ameliorating issues in the Job Guarantee program as it matures. Oversight will also be important to ensure the continued quality of jobs that are provided to people with disabilities. This body ought to also track the economic impact on the disability community and its constituent parts. Oversight, like with any government program, would be key to a Job Guarantee's success and quality through the years.

There are key types of employment created under a Job Guarantee that will be essential to the wellbeing of people with disabilities and their families. The inclusion of caregiving roles in the Job Guarantee is perhaps the most significant. As discussed, tens of millions of Americans are in caretaking roles for family members, which would cost thousands of dollars per month in an institutional setting (e.g. hospital, rehab). Paying these people for their work would reflect the value of their labor and directly improve the wellbeing of people with disabilities and their families. Special consideration should be given to the formulation of the law as it pertains to this population.

With all of these considerations in mind, and while major hurdles do exist to the implementation of the Job Guarantee, there do appear to be significant benefits to expanding the right to employment in this way. There is no doubt that the population of people with disabilities are quite economically sensitive to major policy changes, and a variety of specific considerations must be made around existing benefits, workplace integration, and existing stakeholders. However, the private sector has also not been able to properly employ people with disabilities who should be perfectly able to work. The same difficulties will exist in managing disabilities in a public workplace, but the public sector may be a better venue to accommodate individuals with disabilities and protect their information. Expanding work to include caregivers, among a host of other unpaid social goods created by and around people with disabilities, will also be a major benefit to society. A Job Guarantee, with specific policies to protect the disability community, could lead to great improvements for that community and everyone else too.

Chapter 4: Considerations for Future Research

Introduction

My research, qualitative research interviewing people with disabilities and having conversations with professionals at the intersection of disability and employment, provides a clear direction for future research into the impact and role of a Job Guarantee. People with disabilities are not faring well economically in the current system, but more than any other group, there are a diversity of programs which seek to bring them into the workforce. This population is made vulnerable by a variety of social conditions, and unemployment is just one of those. Though this research did provide some insight into how a labor policy like the Job Guarantee might impact the disability community, it can not conclusively demonstrate the pros and cons or provide economic modeling of a Job Guarantee amongst the disability community. Some of the barriers to the success of such a program are evident from the experiences and positions of the research participants, and some benefits seem apparent too.

The Growing Prominence of Disability Studies

Disability will continue to be a frontier in the field of economics, and the COVID-19 crisis demonstrates the importance and prevalence of disability and wellbeing as it relates to economic activity. Millions of Americans have had their long term health impacted by COVID, and mass mentally and physically disabling events like wars have, in the past, precipitated

realignments in social policies and attitudes. There is reason to conclude that a similar shift may be taking place, just as the nature of work itself in our economy becomes increasingly technologically involved. Work from home is more possible than ever, and a tight labor market has employers opening new pathways for marginalized communities. At the same time, the COVID-19 pandemic and lockdowns had a disproportionate and negative impact on the economic standing and health of people with disabilities. Economic pressures on prices and rents eat away at the already unsubstantial benefits people on SSI or SSDI receive. Unemployment and underemployment is a persistent phenomenon amongst people with disabilities, and figuring out the proper course of policy intervention will require extensive investigation.

Based on this research's findings, the private sector alone will not be able to solve the entire problem, even as they may integrate segments of the disability population into certain roles. A public system already exists to support people with disabilities in their search for employment, and professional support would likely be an essential component of public sector employment opportunities. This research did not look extensively into the patchwork of employment support systems that exist, but that effort would be necessary for the construction and implementation of the Job Guarantee policy. Some of the barriers to equal inclusion seem clear, such as the benefits cliff that limits people's income to below the poverty line. There are other barriers to the success of the Job Guarantee policy in relation to the Job Guarantee that necessitate more research. Primarily, a great deal of risk is involved because the disability community is already sensitive to policy changes and their concerns could be seen as irrelevant in the construction of a broad policy like this.

The Role of the Job Guarantee

What does Job Guarantee hoped to achieve? At its core, it should provide jobs on-demand for populations who are capable of work but marginalized from the labor market. Yes, its projects should improve the quality of public life and give people the option of working for the public good. But what does a Job Guarantee actually do for the economic position of people with disabilities? For certain groups of people, especially those with developmental disabilities, it could provide an important protected space to build skills and engage meaningfully in society.

For highly educated individuals who have a difficult time finding employment that will pay enough to support an independent life with healthcare, the Job Guarantee may not fundamentally change their economic position. People in this position have an upward mobility problem within organizations, and face the benefit cliff when they begin earning a modest amount of money. The Job Guarantee would probably not provide a springboard into high paying professions for these individuals. However, the normalization of disability in the workplace could have an impact on the private sector perception and acceptance of people with disabilities. Getting the private sector to see people with disabilities as an asset rather than a liability could be a huge success for the integration of people with disabilities and assistive techniques or technologies in the workplace. So the outcome for an individual will depend, in part, on what disabilities the individual has and what time of their life that are in.

More Research is Needed

This research also cannot speak for all of the disability community. This project could have been done on just one disability in relation to employment but tried to address their common challenges. Disability is a reality across society, and as such is just as diverse as society itself. However, unemployment and other economic inequalities are a factor across the spectrum of disabilities and so there are common experiences to study. The experience of disability varies greatly between different states and between rural and city communities. Research ought to be conducted on a smaller scale for types of disabilities as their economic positions, and their need for work vary greatly. A Job Guarantee would also have to be sensitive to the variety of local economic conditions and how that would interface with the disability community. Involving stakeholders like organizations advocating for different groups, vocational rehabilitation, and beyond would be necessary to capture the diversity of opinions, situations, and needs.

Disability and the experiences of those people with disabilities in our economy demonstrate the importance of considering an economic rights framework in further research. The private labor market fails to include and provide opportunities for people with disabilities across America, and the ADA has not produced many of the expected improvements. Economic inequality and the deprivations experienced by the disability community exemplify the precarious position of everyone under the private sector's near monopoly on employment. Low wages, unaffordable housing, healthcare, and more are all mechanisms that trap Americans under pressure. People with disabilities do have a lot to offer, as evidenced by the research respondents.

Though their disabilities have impacts on their life, work remains important to their sense of identity.

The research participants all demonstrated a desire to work and had the skills to do so, but had clear reasons for limiting or stopping work even after recovery. Though the interviews included an explanation of the Job Guarantee and its implications as part of the interviews, many people had difficulty providing clear opinions about the risks, benefits, and desirability of a Job Guarantee. This is an economic policy beyond the bounds of what many people consider realistic in our society, even though public employment has existed and the New Deal policies are still in living memory. So in an interview format, even taking time to explain the policy, it was difficult to glean much information on the specifics of the Job Guarantee. This research provided some answers as to the need for a public employment system as well as clear barriers to the success of people with disabilities in the workplace as we know it, but it did entirely reveal the opinions of the disability community about the Job Guarantee. More extensive questionnaires, interviews, and studies would help gain more insight into the real feelings of the disability community regarding public employment programs. Reviewing the literature on the subject reveals much about the state of disability in the private labor market and the attitudes of people in the disability community. This research can only speculate, therefore, as to how the Job Guarantee should be formulated in relation to people with disabilities as a protected class.

Conclusion

The field of economics needs to reconsider the boundaries of disability as we perceive them today. Many conditions that were massively disabling in the past are suddenly more

manageable as our information improves, and at the same time disability is something nearly universal. The right to healthcare and to employment is brought into sharp focus when discussing the current experience of people with disabilities, and by extension the whole population, too. The influence of technology and digital media on the very form of labor itself means that the boundaries between disabled and abled are shifting. Bringing people with disabilities into the field of economics and giving them platforms to advise on local, state, and federal policy changes will be crucial to improving the quality of research and policymaking. Millions of Americans may be capable of work, but the private sector can't or won't adjust to their needs. People with disabilities are at massive economic risk today, especially among poorer communities. The field of economics must research and arrive at a variety of policies to address these systemic failures, many of which need to be implemented much faster than a Job Guarantee could be in the best possible circumstances. Disability is at the core of many socio economic issues, even though it is often not recognized and goes unnamed, and so this research has major implications for everyone, not just a small minority.

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Appendix

Methodology

Throughout the Summer and Fall of 2021 and Spring of 2022 I conducted Institutional Review Board (IRB) approved human research in the form of qualitative interviews with eight individuals. I connected directly with members of the disability community in New York, particularly in the Hudson Valley region, and in the Northeast. The information collected from interviews with people with disabilities has been used in conjunction with empirical data about labor and disability from academic sources to identify areas to improve the Job Guarantee program proposal. Additionally, this input was necessary to determine whether there is any real interest among the Disability community at all for an employment program like this. I also interviewed a variety of academics and professionals who work to make employment accessible to people with disabilities.

I interviewed Americans with intellectual, physical, and other disabilities about their experiences in the labor market and their opinions about a Job Guarantee proposal. Because health status and disabilities are protected and sensitive information I have taken necessary steps to ensure that the process of collecting information, through interview audio recording, note taking, and written research including quotations, keeps the interviewees' information confidential. Depending on the interviewee's comfort level and preferred medium for optimal communication, I have conducted interviews in person, by phone, and by video conference.

I recruited participants above the age of 18 with disabilities of all types. This expanded scope made the project more diverse but also more difficult. I chose to do this as it is vital to

understand the spectrum of experiences people with disabilities face. Though subsections of Americans with disabilities are regarded as fully outside the labor market and incapable of work, some residing in group or home care, many of those same individuals *do* participate in volunteer, public service, or government-supported job positions. This project will cast a wide net, allowing those with all manner of experiences to come forward.

I recruited interviewees in several different ways. I identified organizations that serve and work with people with disabilities and asked them to distribute this research project's information. This search was focused in New York and on organizations (with good reputations) that serve and are composed of that community. Camphill Villages in Hudson and Copake are examples of local organizations dedicated to working with the disability community. Other organizations are Ramapo for Children, The Self-Advocacy Association of NYS, The Arc: Greater Hudson Valley, and Dutchess County Think Differently. I provided contact information at these locations, but did not solicit individual participation.

Participants ultimately had to self-identify their disability. Participants with physical, cognitive, and developmental disabilities, including mental illnesses, were invited to participate. Those individuals with legal guardians in supportive roles needed to consult with them and receive their permission.

I did not ask for anyone's information; interested prospective interviewees must contact me first. The participant or their guardian had to message, call, or email me privately. This contact procedure helped prevent the issue of public disclosure and confidentiality while recruiting in a public forum or through social circles. The only people I contacted directly are other people with disabilities whom I have met before through personal experience.

This interview material has been carefully reviewed and introduced in the body of the

research to unpack the attitudes, concerns, and hopes that people in the disability community have toward an employment guarantee policy. This helped construct the most useful policy design suggestions. Together these sources have helped to identify broad trends and specific areas that need to be addressed in the rest of the writing.

IRB Proposal with Revisions

Revisions in the Document

This document, along with the two consent forms, have been edited in accordance with the revisions returned to me by the IRB.

1. On the question of in-person interviews, I have included language to discuss the risks of COVID-19 transmission. Remote interviews will be the preferred method for the time being. Notably, the public should be vaccinated by the Fall (I am already), which may make such meetings safer. However, I include that any interaction in-person ought to be conducted according to Bard, CDC, and New York State recommendations. Only in those circumstances where all precautions are taken and institutionally approved can in-person interviews begin.
2. The second comment concerns the participant recruitment strategy.
 - a. First and foremost, I will not be requiring medical evidence of disability, so people (or perhaps their guardians) will have to self-identify as disabled and volunteer for this research. Participants must be trusted in this way.
 - b. If there are serious concerns about someone's claim to disability, I will consult with my advisor, the IRB, and other specialists about the relevance of their interview materials to this project.
 - c. Additionally, I seek to be as inclusive as possible, because even those with guardians and prevented from working private-sector jobs have had experiences in workshops or other community work.
 - d. There are New York based organizations that work with and serve populations with disabilities, for example Camp-Hill. I will ask for organizations to share or post flyers, similar to the social media posts, about my research. I have included an example of one-such community organization, but, as new possibilities arise, I will clear each potential institution with professor Tcherneva before. I will not be contacting individuals directly, they will have to contact me by email with questions or confirmation. This way, there will be no individual pressure for participants, even those I could know personally, from coming forward.
 - e. Text in the share-able social media post will be as follows:
 - i. [IN IMAGE] "Bard College Senior Project Research Participation Opportunity. Seeking volunteer participants with any disability for research on disability, employment, and job guarantee programs. Do you have a disability or know someone who does? Tyler Emerson is conducting Institutional Review Board approved study of work-based discrimination and a potential policy-response. Contact me only by email

at te7502@bard.edu. Please share! For the safety of participants and their medical information, do not tag individuals in the comment section below. Participants must be 18 years or older.”

- ii. [POST DESCRIPTION]: “I’m Tyler Emerson, a Senior at Bard College seeking a degree in Economics. Here is more information on my Senior Project research! Title: An Assessment of the Economic Impact a Job Guarantee would have on Americans with Disabilities. Advisor: Pavlina Tcherneva. This is Institutional Review Board Approved research on human subjects. Description: Americans with disabilities have been systematically excluded from the labor market, so a job guarantee is necessary to ensure their economic well-being. My work will examine how a Job Guarantee would affect Americans with Disabilities and how it should be designed to be fully inclusive to the disability community, especially in New York. This qualitative research is essential to understanding the problems and needs of the disability community. There is no singular answer, but public employment has the potential to alleviate chronic labor-force exclusion. Please reach me any time at te7502@bard.edu. Feel free to share this post with anyone! Refer to the post above and refrain from commenting with anyone's information or tagging them in order to protect any potential participant’s privacy. Participants must be 18 years or older.”
3. Third is a question on the population with cognitive impairments or disabilities and their inclusion. I will include any individual with a disability, and have now created a form for the consent of legal guardian. Again, while there are notable risks and necessary precautions while working with these individuals, there is a real history of unpaid labor among those with all manner of disabilities. Excluding any subgroup preemptively seems improper. I will follow the same protocol when reaching out to organizations who serve this population. Those with legal guardians will need to have their guardian contact me directly to proceed. I now include a section at the beginning of that document in plain language summarizing the document to protect the safety of participants and provide clarity to legal guardians.
4. This comment referred to an out-of-place mention of employer interviews. This was included by error. An earlier draft had considered the possibility of employer interviews, but this idea was discarded. As it had been mentioned in several places, I missed this small phrase when deleting this idea.
5. This comment referred to a subjective interpretation of a benefit to participants. I agree with the assessment that this ought not be included, and it has been removed.
6. Given the sensitivity of employment information for this population, the consent form now includes language encouraging the self-censorship of identifiable information during the interview. This provides for another layer of anonymity and security during this

research, which is important to include in the consent form and in my pre-interview conversation with them.

IRB Proposal

- I have read the IRB's Categories of Review, and my proposal qualifies for a - Full Review

What is the title of your project?

- An Assessment of the Economic Impact a Job Guarantee would have on Americans with Disabilities

Describe your research question briefly (approximately 250 words or less):

- Americans with disabilities have been systematically excluded from the labor market, so a job guarantee is necessary to ensure their economic well-being. How would a Job Guarantee affect Americans with Disabilities? And how does a job guarantee need to be designed to be fully inclusive to the incredibly diverse group of people with disabilities?
- Americans with disabilities are generally considered as a distinct minority, while remaining an incredibly diverse group. This knowledge of the disability community's vastness of experience is foundational to the way I will approach this research. First and foremost, I will speak to Americans with disabilities to hear their firsthand experience trying to find and maintain employment. Unemployment rates are disproportionately high for Americans with disabilities, and moreover the labor participation rate for this minority is disproportionately low. Simply put, Americans with disabilities have lower incomes than the general population and face great barriers to employment. Learning from their experiences is important in order to frame the next discussion. I will ask interviewees about their work experiences and their opinions about the job guarantee program proposal and how they think it would impact their life if enacted. Finally, I will seek interviewees' input on the rules, regulations, and implementation of a Job Guarantee would be invaluable to the creation of a truly inclusive government program.
- The information collected from interviews with people with disabilities can be used in conjunction with empirical data about labor and disability to help identify areas to

improve upon in the Job Guarantee program proposal. Additionally, this input is necessary to determine whether there is any real interest among the disability community in the implementation of a program like this.

If your participants will include individuals from specific populations, please specify the population(s) and briefly describe any special precautions you will use.

- I will be interviewing Americans with intellectual and physical disabilities about their experiences in the labor market and their opinions of a job guarantee proposal. Because health status and disabilities are protected and sensitive information I will take the necessary steps to ensure that my process of collecting information, through interview audio recording, note taking, and written research including quotations, keeps my interviewee's information confidential. Depending on the interviewee's comfort level and preferred medium for optimal communication, I will conduct interviews in person, by phone, and with video conferencing. In the case of video conferencing, I will use a secure video conference platform (rather than Zoom) to conduct these interviews with less risk of data interception. Because I will be interviewing some participants face to face and others by internet connection, ensuring true anonymity will be impossible.

Briefly describe how you will recruit participants. (e.g., Who will approach participants? What is the source of the participants?) *

- I will be recruiting participants above the age of 18 with disabilities of all types. This will make the project more diverse and more difficult. Just the same, it is vital to understand the spectrum of experiences people with disabilities face. Though subsections of Americans with disabilities are regarded as fully outside the labor market and incapable of work, some residing in group or home care, many of those same individuals *do* participate in volunteer, public service, or tax-incentivized settings. Many individuals

were placed in workshops throughout the 20th century, institutions central to the exploitation of people with disabilities. They may have been paid little to no money for their work, but this is part of labor history in the United States. Therefore, this project will cast a wide net, allowing those with all manner of experiences to come forward.

- There are several ways of recruiting individuals. I will be searching for organizations that serve and work with people with disabilities, asking them to distribute my research project's information. This search will be focused in New York and on organizations (with good reputation) that serve and are composed of that community. Camphill Village Copake is an example of a local organization dedicated to working with the disability community. Other organizations could be The Self-Advocacy Association of NYS, The Arc: Greater Hudson Valley, and Dutchess County Think Differently. I will provide my information at these locations, but will not solicit individual participation.
- Participants will ultimately have to self-identify their disability, and it would be inappropriate for me to exclude people or require documentation as proof. Participants with physical, cognitive, and developmental disabilities, including mental illnesses, will be encouraged to apply. Those individuals with legal guardians in supportive roles will need to consult with them and receive their permission. If serious concerns arise about someone's misrepresentation of themselves, I will consult with my advisor to consider whether or not to include their answers in my findings.

I will also recruit participants through the internet, social media forums, and other public venues like fliers. I will ask for those interested in participating in my research to message me directly. I am open to my advisor and my social network helping me recruit, giving my project information and email to their contacts (personal emails, and social media) people and organizations whom they think would be interested. However I will not ask for anyone's information, they must contact me first. The participant or their guardian must message, call, or email me privately, posting a public comment will not work, and I will delete them. I will not ask my friends, family, or faculty to offer up any individual's information to me. Their friends cannot simply tag them in a post either. Again, I will need direct communication with the participant or their guardian. This contact procedure will help prevent the issue of public disclosure and confidentiality while recruiting in a public forum or through social circles. The only people I will

contact directly are other people with disabilities whom I have met before through personal experience.

Briefly describe the procedures you will be using to conduct your research. Include descriptions of what tasks your participants will be asked to do, and about how much time will be expected of each individual. NOTE: If you have supporting materials (recruitment posters, printed surveys, etc.) please email these documents separately as attachments to IRB@bard.edu. Name your attachments with your last name and a brief description (e.g., "WatsonConsentForm.doc").

*

- I will conduct interviews with each of the research participants. I will conduct them in person, through video conference and/or on the phone. This choice of interview medium will depend on the preferences and comfort level of each participant.

- My proposed interview questions:

If the interviewee experienced a temporary disability that they recovered/will recover from:

- How do you identify your disability and your relationship to it?
- Did this temporary disability affect your jobs at the time? For how long?
- What were the long term effects on your career of not being able to work during this time?
- What was it like returning to the job market once you were able to work again?
- What were the greatest challenges you faced returning to work after this interruption?

If the interviewee has a disability they will always live with:

- Were you born with this disability? Is it a Physical, Developmental, or Intellectual disability?

- How do you identify your disability and your relationship to it?

- What are the long term effects of having a disability on your ability to work or get a job?

- If you are able to work, have you been able to find reliable employment?

- How have you managed your symptoms or condition while navigating private or public sector jobs? Has there been support (emotional, ADA, financial, etc) for you to continue in this field as

a person with a chronic illness or disability?

And then:

Healthcare and Financial Stability

- What has your access to healthcare been like?
- What, if anything, did you feel was missing from your medical care? If so, did you pay through insurance or out of pocket?
- Has your disability placed financial strain on you or your family? How severe has the strain been, if so?
- Has financial limitation ever prevented you from receiving the healthcare and treatment you needed?
- Do you rely on unemployment, SSI, SSDI, or any other programs? What was your experience like seeking, keeping, or losing benefits? Has that program affected your ability to seek and keep employment?

Social Impact of a disability

- How has having your disability affected your life? Have you experienced roadblocks in your education as a result? Any opportunities?
- Have you connected with many other people with disabilities in a private or work setting because of your experiences?

The Workplace

- Did you disclose your illness to the public? Your workplace? What was that experience like, and how has it impacted you since?
- Did you share that information on social media/in a public way that professional contacts could access?
- Did you feel the need to conceal your disability?
- If so, was it for the sake of your career? Did you have fears it might make you seen as unreliable or otherwise affect your professional image? Due to the stigma of the diagnosis itself?
- Did you find community amongst other peoples or families with experiences of disability?
- Did you feel isolated in your experience?

Please describe **any risks and benefits** your research may have for your participants. (For example, one study's risks might include minor emotional discomfort and eye strain. The same study's benefits might include satisfaction from contributing to scientific knowledge and greater self-awareness.) *

- The risks that my participants in my study may face fall into three distinct categories.

- **The first** category of risks is due to the area of my senior project research.

Investigating the effects disabilities can have on the success of people's job, career, and financial security touches on very private and protected information. I will be asking how disclosure itself affects their careers, so this conversation poses a risk to these participants' livelihoods and social lives. Disabilities are stigmatized in society, so reputations may be at stake. Health information is especially sensitive data, so strict security measures will be necessary to protect a breach. People's abilities to find gainful employment are associated with their ability to keep their health information private from employers. Careful control procedures over the collection, transfer, storage, anonymization, and deletion will protect their interests, identities, anonymity.

- **Secondly**, the research participants' may experience difficulty recounting these details and memories. Discrimination in educational and professional settings can be a painful experiences. Experiences of disability, injury, and prejudice can be traumatizing. Insensitively or improperly communicating my questions could cause emotional harm. Disclosing and discussing the potential for these feelings will allow the participants to think carefully about their comfort with this subject before they consent to participating in my research with an interview. This will ensure the full and voluntary participation in answering the questions.

- **Last**, the COVID-19 Pandemic has made life and basic social interactions dangerous, especially for people with disabilities who might have greater complications from the disease. Spreading this virus would have major consequences for my interviewees. Therefore, while long distance communication is preferred, in-person meetings can still be conducted with safety protocols in place. I will be vaccinated by the time I begin interviewing, which makes me less of a risk to those around me. Nonetheless, meetings will take place with whatever restrictions Bard, the CDC, New York State and other established bodies have determined is advisable. If the vaccination situation has improved by Fall 2021, then it may be possible to conduct indoor and in-person interviews. If this is the case, I will still ask for all those present to wear masks and follow any relevant guidelines.

Participants may decline to answer any and all questions they do not wish to answer and or make them uncomfortable in any way. I am going to be wholly available for questions they have for me about the research, its contents, and the procedures I will use. I am committed to creating a safe, inclusive, clear, and kind environment for all participants. My own experiences with disability, along with my careful consultation with others, will help in this endeavor.

- The benefit of joining in this research is twofold. Sharing their experiences in a comfortable setting may provide a healthy outlet to engage with difficult feelings about subjects that may normally be isolating. Additionally, this work hopes to understand the limitations placed upon people with disabilities as they search for work with fair pay, so joining the research and contributing their personal knowledge may be a gratifying experience.

Have you prepared a consent form and emailed it as an attachment to IRB@bard.edu?

Please note: you must submit all necessary consent forms before your proposal is considered complete. *

-

Please include here the verbal description of the consent process (how you will explain the consent form and the consent process to your participants): *

- Thank you for agreeing to be interviewed for my research! Your interview is anticipated to take around 45 minutes. During this conversation, I will be asking about your experiences in the labor market and how, if at all, your disability has affected your career. I will also ask questions about how your disability has affected your financial and healthcare security. You are encouraged to share your experiences and insights with as much or little detail as you wish. Take care to omit specific names of businesses, individuals, and locations, but know that all identifying information will be redacted. I

will take the necessary steps to keep your interview responses confidential.

- If at any point you are uncomfortable with an interview question asked, you may decline to answer the question. If, during the interview, you decide you would like to stop participating in the research, let me know and we can end the interview early without any explanation needed.
- Please take a moment to read through this consent form carefully. It is important that you are fully informed about your rights and this research process. Let me know if you have any questions. Then, if you feel comfortable with the terms of the consent form, please sign at the bottom, and we will be ready to begin the interview. I have an extra copy of the consent form that you may take home.

What procedures will you use to ensure that the information your participants provide will remain confidential?

- Medical information, and its privacy, are vitally critical to the success of my research. There may be interest in the identities of those I interview based on their answers, their stories, and characters within them. The nature of this research is to understand the impact a disability can have on a person's professional success, their wage, their benefits, their social life, and their future. A leak of information from this project would be unacceptable, and affect my subjects' whole lives. Therefore, rigorous procedures must be undertaken to keep all materials anonymized, concealed, and revealed only at the direction of participants.
- Any and all data (audio, transcripts, notes, and other documentation) will be encrypted. All identities will remain private and known only to me, security measures will include using remote hard drives, code-locked hardware, and sufficiently complex passwords.
- Pseudonyms will be used to conceal individuals' identifiable information in my writing. I will use the same pseudonyms while speaking about each participant. Information identifiable enough that it could allow someone to search out a research subject will be omitted. Such details would include: Names of places, streets, cities, organizations,

individuals. Care will be taken to replace these with placeholders where necessary for building the context for a quote (e.g. A major city, a transportation company, a retail store, an acquaintance, a coworker, a social benefit, the winter, in the 1990's). Quotation will be chosen with this security measure in mind.

- Moreover, a medical diagnosis is the most sensitive and identifiable piece of information in play during this research. Specific medical diagnoses will be omitted, and nonspecific (but accurate) categories of disabilities will be chosen. Where specific to the example at hand, a more narrow range of illness or disability may be used, but it will never be detailed medical history or a specific diagnosis, injury, or disability.

For projects not using deception, please include your debriefing statement. (This is information you provide to the participant at the end of your study to explain your research question more fully than you may have been able to do at the beginning of the study.) All studies must include a debriefing statement. Be sure to give participants the opportunity to ask any additional questions they may have about the study.

Debriefing Form for Participation in a Research Study

Thank you for agreeing to participate in my research study! I am grateful for your involvement and engagement on this subject. Before, I told you this research is on the impact disability has on people's ability to find employment, maintain employment, and grow careers in America. Job guarantee proposals are one economic policy designed to target the problem of unemployment in America, so my research is dedicated to understanding how that policy would impact people with disabilities. My hope is that this research with an interview like yours will identify trends and issues of unemployment, and to gather opinions about a job guarantee by learning from your experiences. These interviewee responses and attitudes will help inform justifications for, arguments against, and amendments to job guarantee proposals through a disability lens.

If there are any lingering concerns or questions about the intent, procedures, or methods of this study, please reach out to me at te7502@bard.edu or my academic advisor tchernev@bard.edu

After this senior project is completed in December 2021, you will have access to the entire document and its findings. If you would like to receive a copy, contact me at any time to request one.

Informed Consent Form - For Legal Guardian and Participant

Project Title: An Assessment of the Economic Impact a Job Guarantee would have on Americans with Disabilities

Researcher: Tyler Emerson Faculty Adviser: Pavlina Tcherneva

Hello, I am Tyler Emerson, a senior at Bard College's Economics program in New York. I am conducting research to hear about the experiences of American adults with disabilities. My senior thesis is specifically concerned with the intersection of disability, employment, and unemployment and their thoughts about a Job Guarantee (a right to a job in a public employment program). This interview will consist of a roughly 45 minute conversation between the participant, possibly the participant's guardian, and me. In this interview, I will be asking about the experiences my participants may or may not have had working, volunteering, or otherwise. Further I will ask about how working in paid positions impacts benefits they may receive (e.g. SSI, workers comp). My focus is on people with disabilities and their time in settings of paid, unpaid work, even volunteer hours, or other hobbies. I want to know about the interviewees' feelings about their paid/unpaid work and experiences with it in relation to their disability. I hope this final written thesis will offer details about the needs of this community and offer recommendations to those researching economic policies that might affect people with disabilities.

Why? People with disabilities are unemployed more often than the average person and have trouble accessing, getting, and keeping jobs. I am interested in the array of experiences in the disability community with paid and unpaid work. Further, I want to study how an economic program of public job creation might affect the disability community compared to the rest of the population. Increasing access and equity to work is an important frontier in this area of research locally, nationally, and globally.

Risks- This form is dedicated to situations where the participant has a legal guardian who must consent for this research to take place. In the past, academic research hasn't always put the interests of people with disabilities and their rights front and center. Researchers now must

carefully plan to ensure the safety of participants, security of data, and anonymity of stories. Details that might reveal an individual will be removed before the writing or publication of the paper. Fake or vague names will identify people and places.

Process- If you are a legal guardian, please read all of the information provided below very carefully. This work is being overseen by the Institutional Review Board, but let me know if you have any questions or concerns. You may ask any question you like of me or my advisor, listed at the top. Additionally you may pause, stop, withdraw consent, or withdraw your interview material before the publication of the paper. Before publication, I will be sure to confirm your ongoing consent.

Informed Consent

I am a Bard College student conducting research for my Senior Project in the Economics program. I am studying the effects of disability on unemployment and inequality, and investigating how a Job Guarantee Program would impact this population. I am interviewing voluntary participants, all of them are people with disabilities, to understand the way that their health and disability status has or has not affected their careers.

During this study, I will ask you questions about your experiences as an American with a disability/disabilities, with a focus on the way that your disability and identity has or has not affected your employment and experiences throughout your lifetime. Participants are welcome to answer each question with as much detail as you wish to (with a few exceptions) and are comfortable sharing.

The interview is designed to last approximately 45 minutes and will take place in a private space, or over the phone or computer with both you, the participant, and I, the interviewer in private rooms. You are welcome to have someone present for the interview according to your comfort level. I will audio record each interview for my use only.

If we must meet in person, an option more realistic in Fall 2021. the following COVID-19 protocols will apply. Meetings will take place with whatever restrictions Bard, the CDC, New York State and other established bodies have determined is advisable. I am vaccinated, and by the time these interviews take place, many members of the public may be too. Additionally, I will be receiving bi-weekly tests through Bard College. I live in a private setting and my courses are all remote, so my risk of exposure or transmission is as minimal as possible. I will wear an n95 mask with a second kn95 over that. Meeting outside is the preferable option if a private space can be located with good weather. If we meet indoors, the windows of that space will be open as much as possible, and again we will follow institutional guidelines.

Acknowledging the diverse range of experiences that Americans with disabilities have related to (un)employment and work, discussion of this interview's subject material may cause emotional discomfort or be retraumatizing for you to talk about. Please know that you are always free to skip a question or end the interview early - simply let me know. There will be no penalty for declining to answer any questions, ending the interview early, or asking that the data is erased.

An additional risk of discomfort is inherent in the subject of this research. While beginning my research exploring the effects of disability on unemployment, I am aware that there has historically and systemically been discrimination against people with disabilities in many workplaces, with limited protection. Many disabilities are invisible, and keeping them concealed and confidential is often an essential coping mechanism for living and working in a system that discriminates.

Therefore, there is risk associated with having you as a participant discuss your disability identity and experiences, and potential workplace needs in a way that could be used by your current or prospective employers to discriminate against you. Information about your experiences related to disability and employment could leave you vulnerable to discrimination *if* the information were to be available to anyone outside of this study.

In the worst case, publicly available information about you, the interviewee's, like disability and employment experiences could impact your ability to find or keep a job. This risk will be

combated with the careful and diligent implementation of practices to **ensure confidentiality** of all research participants. Therefore, none of the information shared in this interview will be accessible to the public or identifiable as your information in the final project.

Before listing *my* procedures, I will ask participants to omit personally identifiable information such as names of people, places, or businesses from your answers to provide an additional layer of protection. Examples include: a 60 year old male boss, a workplace with 50 employees, an advertising agency.

All the information you provide will be kept confidential. I will keep my interview notes and recordings secure in a password-protected file on encrypted harddrives. And when writing about this research, I will use pseudonyms and omit personally identifiable information. Only I will have access to the interview recording. Upon completion of this project, all interview notes and recordings will be destroyed. This reliable method to maintain confidentiality will **mitigate the risks discussed above**.

The potential benefits for you as a research participant are from the opportunity to share your experience with employment as an American with a disability. Engaging in this research provides a better understanding of your perspective, insights and suggestions for how systems could be improved, like by a job guarantee, to better support you as an American with a disability. This experience may help participants feel like they are aiding in important work, and feel like part of a larger network of people with a shared experience.

Participant's Agreement

I understand the purpose of this research. My participation in this interview is voluntary. If I wish to decline to answer a question or stop the interview for any reason, I may do so without having to give an explanation.

The researcher has reviewed the relevant risks and potential direct/indirect benefits with me, to the extent there are any. I am aware that my interview will be audio-recorded and that audio file will be encrypted and accessed only by the researcher. I am aware the information from my interview will be used in a Senior Project that will be publicly accessible online and at the Stevenson Library of Bard College in Annandale, New York. I have the right to review, comment on and withdraw information prior to December 1, 2021.

The information gathered in this study is confidential with respect to my personal identity. I understand that complete confidentiality cannot be guaranteed, since the researcher may be required to surrender notes and/or recordings in the unlikely event of being served with a court order.

If I have questions about this study, I can contact the researcher at te7502@bard.edu or the faculty adviser at tchernev@bard.edu. If I have questions about my rights as a research participant, I can contact the chair of Bard's Institutional Review Board at irb@bard.edu.

- I have been offered a copy of this consent form to keep for myself.
- I have been offered to ask questions before signing this document.
- I am at least 18 years of age and I consent to participate in today's interview.
- I consent to being recorded

Participant's signature Date

Participant's printed name

Participant with Legal Guardian - Consent Agreement

I understand the purpose of this research. My participation in this interview is voluntary. If I wish to decline to answer a question or stop the interview for any reason, I may do so without having to give an explanation.

The researcher has reviewed the relevant risks and potential direct/indirect benefits with me, to the extent there are any. I am aware that my interview will be audio-recorded and that audio file will be encrypted and accessed only by the researcher. I am aware the information from my interview will be used in a Senior Project that will be publicly accessible online and at the Stevenson Library of Bard College in Annandale, New York. I have the right to review, comment on and withdraw information prior to December 1, 2021.

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- I have been offered a copy of this consent form to keep for myself.
- I have been offered to ask questions before signing this document.
- I am at least 18 years of age and I consent to participate in today's interview.
- I consent to being recorded

I, the parent or guardian of _____, permit his/her/their participation in a program of research named above and being conducted by Tyler Emerson

Legal Guardian's signature

Date

Guardian's printed name

Participant's printed name

Interviewer's signature