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Advances in Health Care, Technology Open New Job Prospects for the Disabled

Administration weighs tighter rules for disability pay, but advocates for disabled say plan might go too far

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When Virginia Jacko began losing her eyesight in her 40s, she left her job as a senior financial executive at a university and enrolled in a vocational-rehabilitation program. Using new technology, she was soon able to use a spreadsheet, read a financial statement and even pick out matching clothes.

Fifteen years later, she is chief executive of Miami Lighthouse for the Blind, which runs the program. Ms. Jacko's experience shows how advances in technology and health care, as well as changes in the labor market, have created new work opportunities for disabled and older workers. People are living longer, healthier lives. Automation has made many tasks at work easier.

The share of disabled people ages 16 to 64 who were working or looking for a job rose to 33.6% in January from a recent low of 30.2% in 2014, according to Labor Department data. Among all working-age disabled people, 20% were employed in 2018, the highest share in almost two decades, according to an analysis by Harvard University economist Nicole Maestas.

Miami Lighthouse students are trained to work alongside people without disabilities, and in comparable jobs, Ms. Jacko said. "That means that you compete in the job market, that it is not all blind people making brooms," she said. "We've moved beyond that."

The Trump administration, citing demographic and labor-market shifts, has proposed tightening eligibility criteria for federal disability benefits. Current rules, created in 1978, favor workers over 50 with limited education and experience because they are considered less likely to adapt to new work. The changes under consideration would no longer assume age seriously affects ability to adapt to simple, entry-level jobs, according to an October draft from the Social Security Administration, which administers the program. The draft would also raise the age at which eligibility is relaxed for workers with limited education and skills, to 55 from 50. Those factors determined the eligibility of about 500,000 people in 2017, about a quarter of all applicants that year, according to the latest available data.

The age thresholds "are obviously from another time, an earlier time," said Ms. Maestas, who studies the disability system. "Biologically, a 50-year-old today looks a lot more like a 40-year-old 30 years ago." On average, Americans born in 2018 can expect to live 78.7 years—about five years longer than those born in 1978, according to government data. Death rates for people ages 50 to 55 have fallen. The share of Americans ages 55 and older who were working or looking for a job was 40.3% in 2019, up from 33.8% in 1978.

The shift toward a more service-oriented economy also has provided more opportunities for disabled people, who are more likely to work in service occupations, such as education and administration, than in manufacturing. Services today account for 86% of employment, up from 72% in 1978. The share of factory jobs is down to 8.5% from 22% over the same period.



Virginia Jacko and her guide dog, Eva. Ms. Jacko, CEO at Miami Lighthouse for the Blind, began losing her eyesight in her 40s.



Marin Baumer walks outside Miami Lighthouse for the Blind, where she is learning about computers to improve her employment skills.

New technology, including screen-reading software, and legal protections under the 1990 Americans with Disabilities Act, have improved workplace accessibility. Surveys suggest workers are increasingly likely to be offered accommodations to help them do their jobs.

Not everyone has benefitted from such changes, disability advocates say, arguing there is little justification for changing eligibility criteria. Health and employment outcomes vary among socioeconomic groups. Improvements don't necessarily mean it is easier for all disabled older workers to find jobs or adapt to other occupations. Disabled workers with bachelor's degrees were nearly three times as likely to be employed in 2018 than those who never finished high school. Better-educated older workers are also likely to be healthier.

Beneficiaries may work part time, but too much income could make them ineligible for continued payments. Among those who collect benefits, few do any work.

Disability rolls swelled following the financial crisis as many Americans applied for benefits after their unemployment-insurance payments and savings ran out. The numbers later declined as the economy improved and as administrative judges who had been approving an unusually large number of claims were trained to apply stricter criteria.

Advocates for disabled workers say the federal program's criteria are already strict. Fewer than four in 10 applicants were approved for monthly benefits, which averaged \$1,234 in 2018, barely above the poverty line. In December, the number of workers receiving benefits came to 8.4 million, down from a peak of 9 million in 2014.

Ms. Jacko of Miami Lighthouse said any changes to eligibility should be accompanied by additional government support, such as earlier counseling to help the disabled find jobs so they don't have to rely on benefits.



Jorge Hernandez, center, works with Ms. Baumer, right, and Laurel Lyew Sang at Miami Lighthouse for the Blind, where people with visual impairments can learn to work with computers, among other job skills.



Teaching assistant Sarai Mendoza, center, plays a game with students from the learning center at Miami Lighthouse for the Blind.



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