



## Podcast Transcript

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### Interview with Terri Uttermohlen, Project Officer for Social Security

**Opening:** You are listening to the Social Security Ticket to Work podcast series. Get answers to your questions, access information and resources, and receive expert advice on Work Incentives and the Ticket to Work program.

**Interviewer:** February is Low Vision Awareness Month, a nationwide observance to create awareness about low vision and blindness. I'm here with the Ticket to Work, speaking with Terri Uttermohlen, a Project Officer for Social Security who is blind. Terri, will you tell us a bit about the type of work you do for Social Security and how you got involved in it?

**Terri Uttermohlen:** Sure, I work in the Office of Employment Support Programs and we're in charge of the Ticket to Work. I got involved in it by being at the right place, at the right time, and knowing the right people, which is unfortunately how people often get jobs. The reason I'm involved in it, is because I want people with disabilities to go to work, to be successful and that's really, really important to me.

**Interviewer:** Well it sounds like you have a stake in what you are actually doing for work, so that's fantastic. The Ticket to Work program offers career development support to people with disabilities through a set of special rules called Work Incentives. Some of these were established specifically for people with low vision or blindness. Will you describe for our listeners what these Work Incentives are and how they benefit people who are blind or have low vision?

**Terri Uttermohlen:** Sure. One of the things I want to clarify is that Ticket to Work itself is a Work Incentive. It is an opportunity to get services out of the traditional vocational rehabilitation system and to get support from unusual sources or from sources that aren't traditional. And it is separate from the other Work Incentives. You don't have to use the Ticket to Work to access the other Work Incentives. But using them together is the best. And blind people can access any of the Social Security Work Incentives. There are just a couple that are a little different. One is, if you receive a Social Security

disability benefit (SSDI), so in other words, you worked, you paid into the system, and now you're getting a disability benefit. Or you're the adult child of someone who worked and paid into the system, you're getting benefits from the Social Security program, the standard that we use to determine if your work is substantial is actually higher for people who are blind. The reason "substantial work" is important, is that's part of the definition of "disability" and for a blind person, if you are performing substantial work, you're not going to be eligible for checks after a while. There are other Work Incentives that come into play that I'm not going to get in to today.

If you are blind, the level that we consider substantial gainful activity (SGA) is \$700 higher than it is for people with other disabilities. It's \$1,040.00 for people with other disabilities and \$1,740.00 for blind people. There's another program that we pay disability benefits under called Supplemental Security Income (SSI) and that's for people who have low income and few resources and have a disability. And there's a special Work Incentive in that program too but it only, only, only applies to SSI. That's really important because I've talked to a lot of people through the years who have gotten confused about this. This Work Incentive is called Blind Work Expenses. And what's really cool about Blind Work Expenses is that it allows you to earn more and still receive some SSI. A Blind Work Expense is any expense that you have for work. It could be childcare costs, transportation, lunches that you consume at work, your taxes (Federal, state, local), union dues, uniforms that are required, other equipment that's required, and things that are related to your disability like, say you need a new Braille note taker or a new Slate and Stylus, or you have a dog guide and you pay food and vet bills for that dog. Those are all deductible from your wages when Social Security determines how much your SSI payment is going to be. So it's really important to keep receipts for any expense you have that's necessary for work if you're blind, receiving SSI and, working.

**Interviewer:** So what type of career training might a Ticket to Work service provider offer people with low vision or blindness?

**Terri Uttermohlen:** One of the things that's really important about the Ticket to Work is that the beneficiary and the Employment Network agree what the individual is going to get; what kind of services the individual is going to get to start his or her career path. And that's really important. So what kinds of services you get, everybody has to agree on them and has to decide what's going to get you where you want to go. It's really important that you don't limit yourself specific to a disability. You say, "Oh, I'm blind. That means I have to be a piano tuner." There are people blind people who are piano tuners. There are blind people who are lawyers. There are blind people that do all kinds of things. And I think it's really important that you decide first, what you want to be. Where you want to be? And then you pick the services that you need to get there, regardless of your disability. And that you pick an Employment Network that's willing to work with you to get where you want to be.

**Interviewer:** So, beyond career training, some people need assistance on the job. What types of accommodations are there that can help an employee or job applicant who is blind or has low vision succeed at work?

**Terri Uttermohlen:** There are all kinds of accommodations for blindness that can be from the simplest to incredibly complicated things. The simplest would be having an individual learn braille and having a Slate and Stylus. It could be adjusting something so the person doesn't have to see where it goes but can put it in the same place every day. It can be learning adaptive computer software, such as JAWS or Window Eyes or other types of programs that makes the computer speak to you. It could be having an iPhone that talks to you. It could be having a braille note taker so that you can write and read something to yourself. But what accommodations you need are going to depend on your situation. For somebody with low vision, it could be magnification software. It may be printing something with a slightly larger font. And it's important to know what's out there and what you need for yourself so that you can communicate that clearly to an employer and so that you can be confident that with those accommodations, you can do your job.

**Interviewer:** Sounds like the key thing there is that communication with that employer.

**Terri Uttermohlen:** Absolutely. And being confident because sometimes you have to explain what you need. Some employers are very willing to provide it. Sometimes you have to provide it yourself and you say, "OK, this is the cost of doing business. I want a job so I'm going to provide my own whatever it is, my own Slate and Stylus. I'm going to buy my own cane. I'm going to go to a dog guide school so that I'm a more confident traveler", if you're not a good cane traveler. So it's going to be up to the individual what they need, but they should have those skills before they're looking for a job so that they're marketable. What they bring to the table is strength. "I have these skills...oh and by the way I'm also blind or have low vision."

**Interviewer:** That's definitely good to know. Terri, what other resources do you recommend for people who are blind or have low vision that want to work?

**Terri Uttermohlen:** I think it's extremely valuable to get a mentor. If you want to go to work but you're not sure how to go about doing it, I think it's very valuable to find people who are doing what you want to do and talk to them. Find out "what kind of education did you get? What kind of services did you need to get where you are?" You'll want to aim for what you really want to do. I think a lot of times people with disabilities go to look at the job market and they say "oh, I can't do X, Y, and Z so nobody will hire me". It's possible. It's possible that those barriers exist. But it's also possible again, if you come with a skill and an understanding of how to get what you need, and the ability to communicate that you have those skills, you're going to be much more likely to get the kind of work that you want that would build a career rather than just augment your benefits. I think it's also helpful to contact other blind people. You can talk to the consumer organizations, there's the National Federation of the Blind, the American Council of the Blind, or you may have a local blindness organization that you can talk to.

See if you can find people who again, are doing what you want to do and how they accommodated themselves and how they ended up where they are.

**Interviewer:** Is it particularly difficult to find a mentor that is in the same situation that you want to be in?

**Terri Uttermohlen:** It may be hard to find someone who is doing exactly what you want to do. But it shouldn't be hard to find people with blindness or low vision who are working, who are successful, and who have figured out how to overcome some of the barriers that you may need to overcome. Both of the blindness organizations that are out there have, within their culture, the desire to help other blind people understand how to overcome barriers. Again, there may be local organizations that have people who are doing what you want to do or who know people who are doing what you want to do. It takes some work, but it's worth it if you need some help to figure it out.

**Interviewer:** That sounds like great advice, Terri. You have both personal and professional experience helping people with disabilities who are ready to work. Any indispensable advice for our listeners?

**Terri Uttermohlen:** You're driving the train. That's one of the things that I really want people to remember. It's not about what (vocational) rehab can give you. It's not about what an Employment Network can give you. It's about your commitment to making work pay for yourself. You sometimes have to be aggressive. Well, if not aggressive, then assertive. Nudge your Employment Network if they're not giving you what you need. Go to VR (Vocational Rehabilitation Agency) and say "Hey, this is what I want. This is what I need". Do research. Be proactive. Look up jobs online. You have to drive the train. Nobody is going to be as interested in your getting a job as you are (except maybe your family, if you're going to pay bills). So, that's really it. Just remember who this is important to and to be proactive. Otherwise it's going to be hard to overcome barriers and unfortunately, you're going to have them, as a person with a disability who's going to work. They might not be big barriers and you may end up like I did, to be in the right position, at the right place at the right time and find a job that's a good job for you. I really hope you all do.

For anybody who's listening to this, I hope when you go to work, you find something that is fulfilling and pays that light bill. It's about making a commitment and being sure that you want to move forward. It's hard for anybody to look for a job. It's hard. You go to an interview and it's scary and they may not like you, and then there's the question, if you have low vision for example, whether or not you disclose your disability or what accommodations you might need. It's tough but it's necessary. If you get through it and you get a job, you're going to be economically and personally better off. I wouldn't live where I live if I didn't have the job that I have. I wouldn't be able to do the fun stuff that I do. I wouldn't be able to go to Starbucks and not worry about whether or not I was buying a cup of coffee that would affect whether I'd be able to pay the light bill, if I didn't work. That's kind of how I want people to approach it. "I'm trying to improve my life. I have that kind of energy and commitment that will make it happen."

**Interviewer:** Terri, we can't thank you enough for your perspectives today and we really appreciate you taking the time to speak with us.

**Terri Uttermohlen:** Absolutely. No problem. I wish everybody that listens to this podcast the best possible luck.

**Interviewer:** For more information on Ticket to Work visit [www.socialsecurity.gov/work](http://www.socialsecurity.gov/work), or call us at **1-866-968-7842 (V)** or **1-866- 833- 2967 (TTY)**

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