State of Alaska Governor's Council on Disabilities and Special Education

FINAL REPORT
Survey of Employment Barriers for
Persons with Severe Disabilities

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EXECUTIVE SUMMARY

Background

As part of the Governor's Council on Disabilities and Special Education Work Incentive *Initiative*, a statewide survey was commissioned to better understand the barriers faced by individuals with disabilities as they consider returning to or increasing their work effort. In May 1998, a study population of 1000 individuals with disabilities who receive Medicaid was identified by the Alaska Medicaid agency. The group was randomly selected in a way that would represent the geographic dispersion of the state's population, and would include only those individuals between the ages of 18 and 60 years of age. The Medicaid agency agreed to send out the surveys to this group so that the survey contractor, PHanes & Associates of Portland, Oregon would not know the identities of the respondents. Each individual who received a survey was provided with a unique number so that non-responders could be tracked. The system that developed allowed the contractor to re-contact individuals in the study population without ever knowing their names, and without the Medicaid agency knowing who responded to the survey, thus assuring the responders' anonymity. Of the 1000 individuals in the sampling frame, 337 people returned the survey for a response rate of 34 percent.

It should be noted that there are always sources of bias in a survey, in particular, the people who respond are inherently different from those who do not. There are several positive attributes of the survey respondents reported herein. (1) They are representative of the geographic dispersion of Alaskan communities. (2) They are representative of the ethnic and racial diversity of Alaska residents. And, (3) the survey respondents are representative of the age, gender, and types of disabilities that we had hoped to reach.

Because the sample was drawn from among Medicaid recipients, the low personal incomes reported by respondents, relative to the general population, was anticipated. Areas where the sample is not representative of the general population include the high percentage of adults who have never been married (52%) and the number who live alone (30%), although these numbers are reflective of national statistics of adults with severe disabilities.

Observations & Implications

❖ As is true in the general population, educational attainment is highly correlated with income. The double jeopardy of low educational attainment (almost 30% with less than a high school diploma) and living with a severe disability, is revealed in the 94% of survey respondents with a reported personal annual income of less than \$15,000.

- ❖ In spite of the high levels of Medicaid and Medicare coverage, survey respondents still reported significant out-of-pocket expenses for medical and health-related expenses − 2/3 reported spending between \$51 \$100/month, this is especially troublesome considering the poverty level incomes of most respondents.
- ❖ There was a significant and positive relationship between whether an individual ever participated in vocational rehabilitation services and worked since collecting disability benefits. Given this relationship, attempts should be made to assure referral to VR services and benefits counseling as soon as possible after an individual applies for, or becomes eligible for disability benefits.
- ❖ Over half of respondents who worked before collecting disability benefits had substantial work histories − in excess of 5 years, with the majority working full-time. Despite this longevity, most reported low wages during their pre-disability employment. Given this reality, plus the fact that many had less than a high school education and worked in unskilled positions, job re-training and skills development should be a necessary component of any work incentive initiative.
- ❖ The most powerful incentives to working after disability reported by respondents included: support from family and friends (70%); convenient and accessible transportation (71%); employers and co-workers with positive attitudes about disability (76% and 74% respectively); and the ability to keep SSI payments coming in addition to wages (70%).
- ❖ The biggest barriers to employment reported by survey respondents included: the disability itself (77%); not being eligible for Medicaid and/or Medicare (65%); losing eligibility for Medicaid and/or Medicare (61%); and not being able to earn enough money to make up for lost benefits (57%).
- There was a significant difference in the perception of employment barriers between people who had worked since collecting disability benefits and those who had not. People who hadn't worked were twice as likely to report they couldn't work because of their disability and/or health; three times more likely to say they wouldn't have time for their disability-related needs; three times more likely to say that lack of convenient transportation was a barrier; and almost six times more likely to report that not having control over the pace and scheduling of work was a major barrier. These findings suggest that successful employment experiences can dissipate the fear of negative consequences resulting from working.
- ❖ Type of disability had a significant relationship with getting referred to vocational rehabilitation services; utilizing subsidized housing; rates and longevity of employment prior to collecting disability benefits; and whether an individual was employed at the time of the survey. Given these noted differences, work incentive strategies should take into account type of disability and the unique needs of the various sub-populations of individuals with disabilities.

Personal Characteristics of Survey Respondents

Of the individuals who identified their age and the racial and/or ethnic group with which they identify:

- 32% were between 18-34 years;
- 42% were 35-45 years; and,
- 26% were between 46-57 years.
- 4% were African American
- 4% were Asian/Pacific Islander
- 2% were Hispanic
- 5% were Native American
- 28% were Alaska Native
- 53% were White, non-Hispanic
- 4% identified themselves as "Other"

The respondents to the survey were fairly representative of the major population centers in Alaska (57% in Anchorage, Fairbanks and Juneau combined) and the rural, frontier areas, and villages scattered throughout the state (43%).

55% of respondents were women. A large majority of all survey respondents had never been married (52%), and of those who had been married at some time:

- 15% were currently married,
- 23% were divorced.
- 3% were widowed, and
- 7% were separated.

Almost half of all respondents reported having children (47%), although a significant number reported living alone (30%) at the time they completed the survey. Of the remaining:

- 24% lived with a spouse or partner;
- 18% lived with children under 18 years;
- 5% lived with adult children:
- 8% with siblings or other relatives
- 16% with parents;
- 4% with friends;
- 4% with live-in-attendants:

- 4% with group home staff;
- 9% in other arrangements.

[living arrangements add up to more than 100% because some people answered more than one category.]

Almost one-third of respondents had less than a high school diploma, while 37% had the equivalent of a high school diploma. The final third had some post-secondary education or technical training.

- 0-8th grade (14%)
- 9-11th grade (15%)
- High school graduate/ GED (37%)
- Some associate or technical school (6%)
- Associate or technical degree (3%)
- Some college (18%)
- College graduate (3%)
- Some post-college education (2%)
- Graduate or professional degree (2%)

The **personal gross annual income** from all sources (including wages, public sources, such as SSI and SSDI, interest, dividends, trusts, and pensions) of survey respondents was:

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24% less than $6,000;
33% between $6,000-9,999;
37% between $10,000-14,999;
3% between $15,000-19,999;
2% between $20,000-29,999; and,
less than 1% between $30,000-39,999 annually.
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The disabilities that survey respondents live with are many and varied. The largest disability group reported was physical (36%), followed by 29% with a developmental disability, 24% with a serious and persistent mental illness, 4% who reported sensory impairments; 3% with traumatic brain injuries; and 3% with unidentified disabilities.

Issues Related to Living with a Disability

46% of all respondents reported having on-going expenses related to their disability that they pay for with their own money. This includes all costs such as insurance premiums and co-payments, transportation to medical appointments, therapies, and drugs not covered by insurance.

In spite of the fact that 92% of survey respondents reported having Medicaid coverage, many still reported sizeable monthly out-of-pocket expenses. *Two-thirds of all*

respondents with out-of-pocket medical expenses pay between \$51-\$100 per month for these costs. When asked the approximate monthly amount of these expenses, the following range of costs were reported:

- 11% reported expenses between \$1-\$20
- 11% reported between \$21-\$50
- 66% reported between \$51-\$100
- 4% between \$101-\$200
- 6% between \$201-\$500
- 2% reported expenses up to and in excess of \$500 per month.

The point at which respondents reported becoming "disabled" was identified as:

- at birth (28%);
- occurred suddenly (23%);
- developed gradually (34%); and
- 15% were not sure.

Another way of identifying how long an individual has lived with a disability, is the point at which she or he became eligible for disability benefits -- either Disability Insurance (SSDI), Supplemental Security Income (SSI), or Alaska Adult Public Assistance (APA) or some combination thereof. Among the survey respondents, the length of time receiving benefits was quite varied. The following categories illustrate this point [these are not mutually exclusive categories].

- 34% of respondents reported receiving benefits for 5 years or less
- 65% ten years or less
- 35% over ten years
- 16% over 18 years

63% of all respondents reported having another diagnosed physical, mental, or emotional impairment, or disability beyond their primary disability. The group **most likely** to have a secondary disabling condition was individuals with a traumatic brain injury, 78% reported having a secondary condition. The group **least likely** to have a secondary condition was individuals with a sensory impairment, only 33% reported having a secondary disabling condition. Among the other disability groups with a reported secondary condition:

- 70% of individuals whose primary disability was physical;
- 67% with a primary developmental disability;
- 60% who reported their primary disability as serious mental illness had a secondary disabling condition.

Participation in Public Programs

50% of all respondents had been referred to the Division of Vocational Rehabilitation or Native Rehabilitation Program, and of these, 80% reported that they had participated in the program. Other programs that respondents either were currently participating in, or had in the past, included:

- home-based supportive services (16%)
- residential supported living (27%)
- special medical equipment and supplies (27%)
- home modifications (14%)
- adult rehabilitation services (32%)
- day programs recreational, community involvement activities, supported employment (38%)
- 55% receive(d) mental health clinic services (55%)
- Supplemental Security Income [SSI] (86%)
- Social Security Disability Insurance [SSDI] (43%)
- Alaska Temporary Assistance to Needy Families [TANF] (14%)
- food stamps (62%)
- Workers Compensation (14%)
- Medicare (52%)
- Medicaid (94%, 92% current)
- Veterans Administration benefits (7%)
- Adult Public Assistance (91%, 88% current)
- mental health community support programs (39%)
- developmental disability (DD) community support programs (23%)
- housing subsidy [e.g., Section 8] (56%)

Employment Experience before and after Receiving Disability Benefits

BEFORE DISABILITY BENEFITS

58% of survey respondents reported being employed *before* they started collecting disability benefits. For those who were not working, the following reasons were given:

- 16% were looking for work
- 11% were parenting or maintaining a home full time
- 23% were going to school or participating in a training program
- 10% were doing volunteer or other unpaid work
- 45% were doing none of the above
- 12% were engaged in "other" activities

Individuals with traumatic brain injuries were **most likely** to have worked prior to their disability (89%), while individuals with developmental disabilities were **least**

likely to have a work history prior to their disability (34%) -- 58% of respondents with a developmental disability had no prior work history.

Of those who had a work history, the majority held non-professional positions such as: manual laborer (33%), office/clerical (16%), machine operator (5%), and sales associate (3%). Only 12% of respondents reported having a professional or managerial position.

Respondents who worked prior to collecting disability benefits had substantial work histories:

- 53% had worked over five years (32% more than 10 years);
- 14% had worked between 3-4 years;
- 33% had worked two years or less; AND,
- 67% worked full time (at least 30 hours per week);
- 13% worked half time (20 hours per week) half time; and,
- 20% worked less than 20 hours per week.

Earnings prior to disability were reported as hourly, monthly, or annually. For those individuals reporting hourly earnings, the wages ranged from:

- 42% earning \$6.00/hour or less; to
- 23% earning between \$6.01 \$8.00/hour;
- 24% earning between \$8.01 \$12/hour; and
- 11% earning in excess of \$12/hour.

Of the 25 respondents who reported monthly earnings, 44% earned less than \$500/month prior to their disability. Of the 16 respondents who reported annual earnings, half earned \$20,000 or less per year.

Only 4% of workers remained at their same job after they began collecting disability benefits.

AFTER DISABILITY BENEFITS

Only 29% of respondents reported being employed or self-employed at any time after they began collecting disability benefits. Knowing that there are many factors that affect getting and keeping a job, the survey asked which factors were helpful to getting and keeping a job. The following factors were noted:

- 70% reported having **support or encouragement from at least some family or friends** for their decision to work; of these, 93% reported the support was helpful.
- 30% had **paid or unpaid personal assistance at home**; of these, 84% reported the assistance was helpful. Only 23% of respondents reported having **reliable personal assistance**; of these, 95% reported it was helpful.

- 71% reported having **convenient and accessible transportation** to and from work; of these, 91% said the transportation was helpful.
- 45% reported doing **volunteer work**; of these, 60% said it was helpful.
- 17% reported having **private health insurance**; and of these, only 31% said it was helpful.
- 59% of respondents reported receiving **vocational rehabilitation services**; of these, 72% said it was helpful.
- 22% reported having an **employer who made needed work accommodations**, such as accessible workspace, special equipment; of these, 100% said the accommodations were helpful.
- 38% reported having **paid attendant services or a job coach** at work; of these, 92% said they were helpful.
- 42% reported having **control over the pace or scheduling of your work activities**; of these, 95% said this accommodation was helpful.
- 65% reported having the ability to take **time off for health-related reasons**; of these, 86% said this time off was helpful.
- 76% reported having an **employer with positive attitudes** about people with disabilities; of these, 94% said these attitudes were helpful.
- 74% reported having **coworkers with positive attitudes** about people with disabilities; of these, 91% said these attitudes were helpful.
- 72% reported having **coworkers who were supportive** and willing to help out when necessary; of these, 90% said the support was helpful.
- Only 24% reported **earning enough money** to make up for disability-related benefits lost as a result of working; of these, 95% said the money was helpful.
- 70% reported **keeping their SSI checks** coming after earning income; of these, 69% said the checks were helpful.
- 39% reported being able to **keep Medicaid coverage** after SSI checks stopped coming (the 1619b work incentive program); of these, 87% said that having continued Medicaid coverage was helpful.

- Only 25% reported being able to keep Medicare coverage after SSDI checks stopped coming; of these, 94% said the continued Medicare coverage was helpful.
- 31% reported having a "**trial work period**" during which SSDI checks were still received; of these, 81% said the TWP was helpful.
- 21% reported having the **ability to deduct disability-related work expenses** from their income to stay eligible for public benefits; of these, 77% said these deductions were helpful.

42% of survey respondents who had ever worked since collecting disability benefits were employed at the time of the survey. Of those not currently working who had worked since collecting benefits, the following conditions were reported:

- 26% were unemployed, but looking for a job;
- 45% were unemployed and NOT looking for a job;
- 1% were temporarily laid off;
- 1% were on a temporary leave of absence;
- 1% were retired; and,
- 23% reported "other" circumstances.

Of those working at the time of the survey, 89% said they were planning to continue working at their current job. 27% had been working 5 years or longer; of the remaining, 36% had worked between 2-4 years; and 56% had worked 2 years or less. These data reveal a fairly stable workforce among those individuals who are working.

Of those respondents working since collecting disability benefits, the largest job category was manual laborer (40%), followed by professional (12%) and office/clerical positions (9%).

Of the respondents who reported working since collecting disability benefits, 44% reported working less than 20 hours per week; only 27% reported working fulltime, while 29% reported working halftime.

Only 22% of these workers reported working at the same kind of job they did before collecting disability benefits. Likewise, only 12% reported their job was a "career builder" versus:

- 24% who said the job was "work experience";
- 42% an opportunity to "earn money"; and
- 22% who reported it as "something to do".

Given these responses, it appears that the working disabled in this study sample are not pursuing careers, but rather working for something to do and to supplement an otherwise inadequate income.

Barriers to staying at one's current job were explored. The two *major barriers* reported to staying at a current job, those reported by at least 30% of all responding current workers, were:

- Limited in ability to work because of disability or health problems (49%)
- Not having AFFORDABLE private health insurance (30%)

The final set of issues explored in the survey were those barriers that **keep people from working**. Listed below are the issues that were reported as *major barriers to being employed* by at least 30% of unemployed respondents.

	Major Barrier
I am limited in my ability to work because of my disability or health problems.	77%
I wouldn't have time for my disability-related needs, such as medical care and therapies, if I became employed.	31%
I wouldn't have ANY private health insurance if I became employed.	49%
I wouldn't have AFFORDABLE private health insurance if I became employed.	51%
I wouldn't have control over the pace or scheduling of work activities.	50%
I wouldn't be able to get time off for health-related reasons.	45%
Employers have negative attitudes toward people with disabilities.	43%
Coworkers have negative attitudes toward people with disabilities.	37%
I don't have adequate skills or training to be employed.	49%
I wouldn't earn enough money to make up for the disability-related benefits that I would lose by becoming employed.	57%
I wouldn't be eligible for Medicare or Medicaid insurance if I became employed.	65%
I couldn't continue receiving Medicare or Medicaid if I became employed.	61%
Employment would affect my ability to keep disability- related benefits.	56%
Employment now would make it harder to get disability- related benefits in the future.	52%

An alternative, but informative way of looking at employment barriers, is to examine them by whether an individual has worked or not worked since becoming eligible for disability benefits. This analysis speaks to the fears and apprehensions of individuals who collect disability benefits. The table below provides a graphic picture of the differences in perceptions between the two groups.

Barrier to Work	Employed (N=34)	Unemployed since onset of disability (N=237)
Limited in work because of my disability or		
health	47% (16)	81% (179)
Not enough time for disability-related needs		
	3% (1)	34% (70)
Have family/household responsibilities	18% (6)	24% (48)
Not support from family or friends to work	3% (1)	13% (27)
Need additional personal attendant care	0%	24% (49)
Don't have reliable attendant care	0%	15% (32)
Don't have convenient transportation	6% (2)	30% (62)
Don't have access to ANY private health		
insurance	26% (8)	51% (106)
Don't have access to AFFORDABLE health		
insurance	29% (9)	54% (108)
Not able to get vocational rehab services	18% (6)	29% (59)
I am not motivated to work		26% (53)
Need workplace accommodations	15% (5)	24% (50)
Have unmet attendant care needs	3% (1)	22% (44)
Don't have control over the pace or scheduling		
of work	9% (3)	52% (109)
Can't get time off the health-related needs	3% (1)	48% (98)
Employers negative attitudes towards people with disabilities	0%	43% (90)
Co-workers negative attitudes towards people		()
with disabilities	0%	38% (78)
Don't have adequate skills or training	3% (1)	52% (110)
Can't earn enough money to make up for lost		
benefits	23% (8)	60% (122)
Would not be eligible for state sponsored LTS		
services	3% (1)	28% (57)
Would not be eligible for Medicare/ Medicaid		
while working	3% (1)	65% (134)
Can't receive Medicare/Medicaid while working	9% (3)	62% (125)
Employment would affect my ability to keep		
disability-related benefits	9% (3)	61% (122)
Employment would affect my ability to get		
disability benefits in the future	9% (3)	54% (106)

The final set of questions on the survey asked respondents what employment arrangements would be preferable considering their disability and health.

- 59% reported that they would like to be employed if employment did not affect their eligibility for needed benefits.
- Of these, 35% said they would want to work full-time; 44% part-time; and 21% weren't sure.
- 41% preferred to work outside the home, while 18% reported wanting to work at home, 19% both outside and at home, and 22% weren't sure where they wanted to work.

APPENDIX A ADDITIONAL ANALYSIS

(based on employment status and type of disability)

Only 14% (47) of all respondents reported being married at the time of the survey. Of married respondents, individuals with physical disabilities were significantly more likely to be married than those in other disability categories (49% versus 21%, 11% and 6%). The largest single category, across disabilities, was "never married" ranging from a high of 82% (Other) to a low of 35% (PD), with an average of 52% across all types of disability.

Current level of educational attainment differed significantly by type of disability, for respondents who had *less than a high school diploma* (N=94):

- 46% had a DD
- 25% had a CMI
- 22% had a TBI
- 20% had a PD
- 9% Other
- 8% had a SD

Of the individuals working at the time of the survey:

- 30% had less than a high school diploma
- 52% had a high school diploma or GED
- 6% had some associate or technical school training
- 12% had some college

For respondents attaining *some level of college education* (some to graduate or professional degree) (N=84)

- 39% had a PD
- 29% had a CMI
- 21% had a SD
- 8% had a DD

Significant differences were noted in having *out-of-pocket medical expenses* (N=154)

- 67% among respondents with a TBI
- 59% among PD
- 56% among CMI
- 55% among Other
- 33% among SD
- 32% among DD respondents

Referrals to VR ranged from a low of 45% to a high of 77% by disability type (N=167)

- 77% with a SD
- 60% Other
- 56% TBI
- 51% PD
- 49% CMI
- 45% DD

Differences in current participation rates among public programs were examined for food stamps and subsidized housing and statistically significant differences were found:

Food Stamps (N=104)

- 70% Other
- 38% CMI
- 36% PD
- 26% DD
- 25% SD
- 22% TBI

Subsidized Housing (N=74)

- 35% CMI
- 26% PD
- 25% SD
- 20% Other
- 19% DD
- 0% TBI

The percent of all respondents who were current or past users of mental health services differed significantly by type of disability, but it is interesting to note how some proportion among all disability categories reported using mental health services.

MH Clinical Services (N=112)

• CMI 88%*

• TBI 66%

• DD 55%

• Other 50%

• PD 40%

• SD 17%

MH Community Support Programs (N=73)

- CMI 73%*
- TBI 33%
- DD 35%
- Other 30%
- PD 24%
- SD 16%

EMPLOYMENT HISTORY BY DISABILITY GROUP

Significant differences were also found in rates of employment prior to being deemed eligible for disability benefits (N=133):

- 89% of respondents with a TBI had an employment history
- 76% with a PD
- 69% with CMI
- 61% with SD
- 34% with a DD
- 30% Other

When asked about their employment history, the following respondents said they had never worked (N=105):

- 58% of respondents with DD
- 37% of persons with TBI
- 30% of Other
- 24% with a CMI
- 23% with a SD
- 16% with a PD

Among respondents with the longest work histories (in excess of 10 years) (N=65):

- 32% were PD
- 23% were SD
- 16% were CMI
- 12% were TBI
- 10% Other
- 7% were DD

The preponderance of jobs held by respondents *prior to becoming eligible* for disability benefits was within the manual laborer (33%), Other (27%), and office/clerical (16%) categories. This pattern held for currently employed respondents, 36% of all current workers were manual laborers. For those in the professional ranks (N=18) in their previous job, the largest group (44%) was individuals with a physical disability. Likewise, among current workers, the largest disability groups represented in the professions (N=10) were individuals with CMI (50%) and people with physical disabilities (40%). Conversely, the largest group among manual laborers was individuals with TBI (50%), followed by Other (43%), and those with CMI (36%).

For individuals who reported *working prior to becoming eligible* for disability benefits (N=234), the largest category was full time employment (69%), followed by part time (19%) and half time (12%). Among disability type, people with physical disabilities were significantly more likely to work full time than all others.

Job satisfaction varied significantly across disability groups. In the *very satisfied* category (N=68), people with physical disabilities were more likely to report their prior job as *very satisfying* (57%), while individuals with CMI (31%) were more likely to report their prior job as *very dissatisfying* (N=29).

Looking within a disability group, the picture is curiously different. For example, among respondents with CMI, 26% were satisfied with their previous job, 25% found the job "better than average", 17% "less than average", 16% very dissatisfying and 16% very satisfying.

In every disability category, respondents were most likely to respond that the primary function of their *prior* and *current* job was "to earn money" (N=120 and 34 respectively)

-- from a low of 45% (DD) to a high of 71% (Other). Of the 47 respondents who stated their previous job was a *career builder*, people with physical disabilities were most likely to respond in this category both for previous and present job.

BARRIERS TO EMPLOYMENT

For individuals currently working, the perception of barriers to employment was significantly different from those who were not working. In most cases, the numbers were too small among the currently working to make meaningful comparisons between disability groups. Although 21 respondents across disabilities noted that their disability was a major barrier to employment, people with DD noted this with the greatest frequency (48% versus 19%, 14% and 5%).

BECAUSE PARENTS AND OTHER PROXIES APPEARED TO HAVE FILLED OUT A SIGNIFICANT NUMBER OF SURVEYS FOR INDIVIDUALS WITH DD, THE RESPONSES MAY REPRESENT A PROXY'S PERSPECTIVE RATHER THAN THAT OF THE INDIVIDUAL WITH A DISABILITY.

It was easier to look at between group differences in the employment barriers questions for those individuals not currently working because the numbers in each cell were larger, although still small in some cases. The following display illustrates each barrier reported as a MAJOR barrier to employment among non-working survey respondents.

Limited by my Disability (N=211):

- TBI 87% (7)
- PD 84% (84)
- CMI 75% (44)
- DD 74% (45)
- Other 67% (6)
- SD 58% (7)

No time for disability-related needs (N=81)

- PD 40% (38)
- TBI 37% (3)
- DD 30% (18)
- CMI 19% (11)
- SD 9% (1)
- Other 37% (3)

No Support from Family & Friends (N=36)

- TBI 25% (2)
- Other 22% (2)

No Convenient/Accessible Transportation (N=74)

- Other 50% (5)
- PD 33% (30)

- DD 14% (8)
- CMI 14% (8)
- PD 13% (12)
- SD 8% (1)

Not Able to Get VR Services (N=70)

- TBI 62% (5)
- SD 33% (4)
- Other 33% (3)
- CMI 25% (14)
- PD 21% (20)
- DD 18% (10)

Need Work Accommodations (N=57)

- Other 44% (4)
- TBI 37% (3)
- PD 27% (25)
- SD 25% (3)
- DD 19% (11)
- CMI 13% (7)

Negative Attitudes of Employers (N=111)

- PD 50% (47)
- TBI 50% (4)
- CMI 48% (27)
- DD 34% (20)
- Other 33% (3)
- SD 25% (3)

- CMI 33% (18)
- TBI 25% (2)
- DD 21% (12)
- SD 8% (1)

Not Motivated to Work (N=61)

- Other 56% (5)
- TBI 37% (3)
- SD 33% (4)
- CMI 25% (14)
- PD 21% (20)
- DD 18% (10)

No Control Over the Pace of Work (N=129)

- Other 78% (7)
- TBI 75% (6)
- PD 58% (55)
- CMI 46% (26)
- DD 39% (23)
- SD 33% (4)

Negative Attitudes of Coworkers (N=95)

- CMI 48% (26)
- PD 39% (37)
- Other 33% (3)
- DD 30% (17)
- SD 25% (3)
- TBI 12% (1)

Lack Adequate Skills or Training (N=129)

- TBI 87% (7)
- DD 64% (39)
- Other 56% (5)
- CMI 50% (28)
- SD 42% (5)
- PD 38% (37)

Wouldn't be eligible for personal attendant services (N=62)

- TBI 50% (4)
- SD 33% (4)
- PD 28% (26)
- DD 19% (11)
- CMI 17% (9)

Employment would affect my ability to keep disability benefits (N=142)

- CMI 68% (36)
- PD 61% (57)
- Other 56% (5)
- TBI 50% (4)
- DD 48% (27)
- SD 18% (2)

Employment would make it hard to get disability benefits in future (N=127)

- TBI 62% (5)
- PD 56% (50)
- Other 56% (5)
- CMI 54% (29)
- SD 45% (5)
- DD 41% (22)

When asked if they would like to work if employment did not affect their eligibility for disability benefits, the following groups of respondents answered "yes" (N=182)

- CMI 67% (46)
- PD 62% (62)
- DD 54% (42)
- SD 46% (6)
- TBI 44% (4)
- Other 36% (4)

Of those who responded they would like to be working, the following percentages responded they would like "full-time" work (N=80)

- SD 57% (4)
- CMI 40% (22)
- TBI 37% (3)
- PD 36% (28)
- DD 23% (13)
- Other 14% (1)

AND to be working outside the home (N=93):

- SD 57% (4)
- DD 54% (31)
- CMI 44% (24)
- TBI 37% (3)
- Other 33% (3)

• PD 26% (20)

The final variable examined was personal gross income. Individuals with developmental, psychiatric, and physical disabilities all clustered in the \$10,000 - 14,999 range, while individuals with TBI were more likely to report lower incomes in the \$6,000 - \$9,999 range and the few individuals in the "Other" category clustered in the lowest income range "less than \$6,000".