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ABSTRACT

This report begins with a 40-year history of the President's Committee on Employment of the Handicapped, focusing on such activities as volunteer action, communication with the nation's employers, participation in development of Federal regulations, publications, local conferences, assistance to employers concerned about substance abuse, and creation of the Job Accommodation Network. The second chapter analyzes the job market, with mention of technological aids and the aging of the baby boom generation as factors opening more employment opportunities for the handicapped. The third chapter analyzes the U.S. handicapped population demographically using Frank Bowe's theory of thirds. A 1985 survey of 1,000 disabled adults by Louis Harris and Associates is discussed, which concerned age of disability onset, self-perceptions, attitudes toward working, and knowledge of government services. Other chapters describe the employment situation for various age groups (16-24 years, 25-54 years, 55-64 years) and for special groups (women, Blacks, Hispanics, and veterans). These chapters are accompanied by tables and charts as well as by recommendations that the Committee plans to implement. (JDD)

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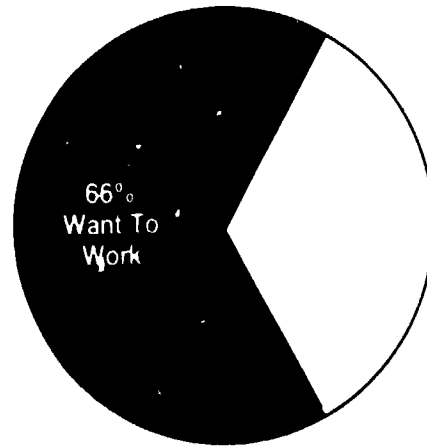
Out of the Job Market: A National Crisis

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Two-thirds of disabled adults without jobs say they want to work — including homemakers and persons over 65 years of age.

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The President's Committee
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Executive Summary by Harold Russell

Today, as the economy enters its fourth full year of recovery from the 1981-1983 recession, unemployment in our nation is in the 7% range. Some 11 million jobs have been created in the past 48 months alone. Participation by women in the nation's labor force has never been higher.

Yet there is a segment of the population that has regressed proportionally in its participation in the labor force. Disabled people today are less likely to be at work than they were in 1980 — and even less than in 1970.

Just one-third of disabled working-age Americans work. Among disabled women, just one in every five has a job. Among disabled men, about four of every ten have jobs.

The cost to our nation of tens of millions of disabled persons out of the labor force is staggering. In 1985, the Federal Government spent \$62 billion on subsidies, medical care, and other programs for disabled persons, of which more than 93% was to support out-of-work individuals with disabilities.

Ironically, American businesses have invented remarkable new technologies that actually do the things many disabled people can't do on their own. We have machines that "read" typed materials automatically. We have inexpensive devices that "speak" text, so learning-disabled or blind persons can hear what they cannot read. We have machines that "hear" and "understand" speech — so that people who are very severely disabled and cannot move their fingers can, and do, work. Just around the corner are voice recognition technologies that will let deaf and severely hearing impaired people understand conversational speech, including television, radio, and the telephone.

Most of these aids are here, now. But few employers know about them — and fewer disabled people are aware of how dramatically these

devices could change their lives. There are other problems as well. Costs of the new aids often are high. And, each advance in technology helps nondisabled people at least as much as it does persons with disabilities. Here, as in so many other areas of employment for people with disabilities, we find a daunting communication gap. A gap that must be filled.

The challenge is clear.

Equally clear is the role the President's Committee and Governor's Committees on Employment of the Handicapped must play. As the Federal Government's only organization focusing exclusively upon employment of persons who are disabled, the President's Committee can stimulate private sector initiatives among its thousands of volunteers and many corporate members. The President's Committee can provide, through its Job Accommodation Network, toll-free help to employers looking for accommodations for disabled jobseekers and workers. Through Disabled USA and other publications, the President's Committee can communicate directly to tens of thousands of disabled adults and tell them about new employment opportunities. Through conferences that bring together employers, disabled people, parents, and advocates, the President's Committee can provide a forum for solutions to long-term problems that have to date denied disabled people a chance to support themselves and their families, perhaps the most basic building block of The American Dream.

The President's Committee understands the challenge before all of us — and is determined to respond. The Committee recently reorganized its staff to channel its energies directly toward the real issue — doing everything possible to enhance employment of persons with disabilities. The Committee's Annual Meeting has been revamped and charged with the task of assessing progress

toward the goal of providing every disabled American who wants to work with a real chance at a job. The Committee is reaching out to organizations representing women, disabled veterans, members of minority groups, and older Americans to link its arms with theirs, so that together we can solve the urgent employment problems of all people who have disabilities.

In this report, we offer exciting information suggesting that, after decades of difficulty in placing disabled people in suitable jobs, both employers and disabled adults themselves now are poised to make a new beginning. We have a better chance of success now than at any time in the 39 years the President's Committee has been in existence.

There is a popular myth that disabled people prefer to receive benefits rather than work. In this publication, we explode that myth. Sixty-six percent of all disabled adults of working age (16-64 years old) who do not now work say they want to work. While 70% of disabled beneficiaries say they would lose benefits if they worked full-time, just 18% of those asked in a nationwide poll by Louis Harris and Associates to identify important reasons why they were not working cited loss of benefits as a major concern. Five

million disabled Americans are on Social Security Disability Insurance or Supplemental Security Income rolls — but many would rather leave those rolls and go to work.

Three other trends are converging to open for us a window of opportunity: the changing nature of jobs in America, the aging of the baby-boom generation, and the emergence of new technologies. By taking advantage of these factors, we as a nation can place hundreds of thousands of disabled Americans into good jobs — and sharply reduce Federal disability benefit spending.



Employers and disabled adults themselves now are poised to make a new beginning.

ONE: The First Forty Years

For most of the world's history, people with disabilities have been hidden away in attics, institutions, and "special programs". The first real employment breakthrough for large numbers of persons with disabilities came during World War II, when hundreds of thousands were put to work while "our boys" were overseas. By all accounts, the disabled employees performed very well.

In 1945, millions of American military men returned from active service. While many took advantage of the "GI Bill" to go to college, large numbers resumed the jobs they had held prior to Pearl Harbor. In doing so, they displaced many women and individuals with disabilities who had been working to maintain domestic production.

America's priority in those post-war years was to return the jobs to veterans, not to reward people with disabilities who had performed civilian work at home. This is the way most people felt it should be. In retrospect, perhaps more should have been done to capitalize on the performance record of people with disabilities.

As it was, in August 1945, Congress passed a joint resolution calling for a "National Employ the Physically Handicapped Week". The purpose was to encourage employers to use the skills that workers with disabilities had developed during the war years. Two years later, an Executive Order formally established the "President's Committee on National Employ the Physically Handicapped Week".

Consumer Involvement and Volunteer Action

From the beginning, people with disabilities were key players in the President's Committee. In fact, it was Paul A. Strachan, president of the American Federation of the Physically Handicapped, himself a deaf individual with other disabilities as well, who spearheaded the effort to create the Committee.

The President's Committee always has been organized primarily around volunteer action. Congress appropriated few funds to carry out nationwide activities. In addition, for years there were no laws or "affirmative action" guidelines for employers. The term "reasonable accommodation" was not even coined until the Committee was already in its second decade. Since there were no laws, there were no enforcement mechanisms for action against employers who did not hire disabled people until the 1970's. There were — and are — no quotas, goals or timetables for measurement of progress. Still, even in its first year, the Committee's work resulted in considerable progress in generating jobs for persons with disabilities — progress that has continued.

"It's Good Business"

A 1948 study by the Bureau of Labor Statistics of the U.S. Department of Labor provided information about job performance by people with disabilities that the President's Committee was to use over the years in communicating with the nation's employers. The Bureau of Labor Statistics survey found that, on the average, workers with disabilities had fewer accidents, were absent no more often, and most important, were as productive, and at times more productive, than workers without disabilities. These facts, eye-opening at the time, have since become common knowledge among employers, in large part because of the Committee's work.

It was not until 1973 that Congress put any teeth into Federal programs on employment of disabled individuals. In Public Law 93-112, the Rehabilitation Act, Congress said in Section 503 that firms doing business with the Federal Government must take planned "affirmative action" in employing, advancing, and supervising people with disabilities. One year later, in the

Vietnam-era Veterans Readjustment Assistance Act of 1974, Congress used virtually the same language to require, in Section 402, that contractors and sub-contractors take affirmative action in hiring Vietnam veterans and disabled veterans.

In a country of about four million employers, Congress restricted Federal requirements to take affirmative action toward handicapped individuals and disabled veterans to "federal contractors". This limited affirmative action to 225,000 establishments in 30,000 companies handling contracts with Federal agencies and in their 75,000 sub-contractors. Thus, only some employers are affected by Sections 503 and 402.

Federal Regulations

Authority to implement and enforce these provisions was given to the U.S. Department of Labor's Office of Federal Contract Compliance Programs (OFCCP). The President's Committee Affirmative Action Committee members participated on task forces writing the regulations. Once they were published, the President's Committee assumed the role of communicating the provisions of the statutes to employers and to people with disabilities alike — distributing 100,000 copies of a pocket guide on Section 503, providing technical assistance to employers and people with disabilities, and hosting many conferences on the regulations.

Neither Section 503 nor Section 402 requires any goals or timetables. There are no numbers to report or to follow. Rather, the regulations implementing these statutes say that each handicapped individual or disabled veteran who qualifies for a particular position must be given an equal opportunity to get that job. "Reasonable accommodations" are to be made by the contractor or subcontractor to the known limitations of the individual. Company facilities used by all employees, such as employment offices, company

cafeterias, and restrooms are to be made physically accessible. Posters proclaiming the company to be an affirmative action employer of persons with disabilities are to be prominently displayed in the workplace.

People Talking to People

The President's Committee hosted meetings at which company executives talked with consumer advocates about how compliance could be improved. In the mid-1970's, the committee issued the first widely disseminated summary of disability demographics. One in Eleven responded to employer inquiries asking, "How many handicapped people are there?" At the Annual Meeting of the President's Committee, seminars were held at which experts explained how the statutes worked. Employers told other employers what lessons they had learned in interpreting regulatory terms such as "handicapped individual", "reasonable accommodation", and "affirmative action".

The Annual Meeting routinely attracted about 4,000 people to the nation's capital. In addition to scheduled speakers and workshops, these meetings provided a forum for advocates, employers, educators, and service providers. Sometimes, these ad hoc sessions produced unexpected results. It was during the 1974 Annual Meeting, for example, that disability advocates met to form the American Coalition of Citizens with Disabilities (ACCD), a group that became the premier advocate for people with disabilities during the late 1970's and early 1980's.

When regulations implementing Section 504 of the 1973 Rehabilitation Act appeared in 1977, the President's Committee brought together representatives from the U.S. Department of Health, Education and Welfare (HEW since split into the Department of Health and Human Services and the Department of Education), on the one

hand, and the Department of Labor, on the other. The Committee invited advocates for disabled people and experts on rehabilitation to these sessions. In these meetings, we sought to find solutions to problems facing employers who were subject to the somewhat different requirements of Sections 503 and 504.

Publications

The President's Committee also cooperated with the Public Affairs Committee, a private organization in New York City, to produce two very widely disseminated pamphlets on employment of disabled people. We used Performance magazine (later Disabled USA) to spread the word about employment of people with disabilities. And we issued reports to respond to employer desires to learn more about the affirmative action implications of specific disabling conditions, such as lower back pain, alcoholism and drug abuse, and mental retardation.

Over the years, however, we at the President's Committee came to appreciate keenly that changing the attitudes of employers toward people with disabilities may take as long as a generation. Laws can change behavior, but not necessarily attitudes.

Focus on Employment

During the 1970's and early 1980's, the President's Committee was the only national organization which addressed issues relating to disability. Today, there are groups, agencies and programs which deal with such concerns as independent living and transportation. Thus the President's Committee can use its full energies to focus upon employment.

This concentration on employment is reflected, for example, in the 30 local conferences on "Pathways to Employment" that the President's Committee has sponsored, and our successful

efforts to help people with disabilities to become eligible for participation in Job Training Partnership Act (JTPA) programs. It appears, too, in our cooperation with the Dole Foundation to publish Disabled Americans at Work and our series of four booklets on demographics: Disabled Adults In America, Disabled Women in America, Black Adults with Disabilities, and Disabled Adults of Hispanic Origin. Each focuses exclusively upon working-age disabled individuals.

It is reflected, as well, in our new format for the Annual Meeting. The 1986 meeting, for example, became "The National Conference on Employment of People with Disabilities." And it is reflected in the way we have revitalized our organizational structure to take increased advantage of our staff's expertise.

Substance Abuse

In recent years, some new aspects of employment of people with disabilities have surfaced. One that particularly troubled many employers was the decision by Congress and the courts that people who are alcoholics and drug abusers are in fact handicapped individuals under certain circumstances. The Federal government itself, under the Alcohol Abuse Act of 1970, for example, must provide medical treatment and rehabilitation services to Federal employees who have alcohol or drug problems. Only if such services are not successful may an agency proceed to dismiss the employee. Under terms of Public Law 95-602, the 1978 Rehabilitation, Comprehensive Services and Developmental Disabilities Amendments, individuals with substance abuse problems that do not result in work-related problems may not be discriminated against, and must be accorded counseling and other assistance by the employer. The President's Committee responded by offering assistance to employers concerned with the problem.

JAN

One of the most significant undertakings by the President's Committee in recent years has been formation of JAN — the Job Accommodation Network. Created by the Employer Committee of the President's Committee, JAN is funded by grants from the National Institute on Disability and Rehabilitation Research and The Services Administration. The President's Committee administers the program and the toll-free lines (1-800-JAN-PCEH) are staffed at the Research and Training Center at the University of West Virginia.

JAN provides employers with an opportunity to talk with other employers about reasonable accommodations. A computerized database containing more than 5,000 accommodations which have actually been made by employers is searched by trained human factors consultants in response to specific requests by employers. Publicized in the Wall Street Journal, Harvard Business Review, and other highly respected publications reaching business people, JAN is growing each month. Since its founding, JAN has received more than 4,000 calls for information and assistance. Ninety-four percent of those calling have said that JAN met their needs — and 100% reported that they would use JAN again the next time they had an accommodation need.

New Challenges

Even as we are meeting these challenges, new ones surface. In late 1985 and early 1986, disability employment experts concluded that individuals with acquired immune deficiency syndrome (AIDS) are, in fact, handicapped individuals. This finding startled many employers, who are wondering what to do for their employees who contract AIDS. As more than 26,000 instances of AIDS have been reported, the problem is spreading. While BankAmerica and some other West Coast firms have developed guidelines for

dealing with AIDS, surveys show, most other companies have not developed clear-cut policies regarding instances of AIDS in the workplace. A small percentage have formal, written policies. The President's Committee addressed the issue in a special seminar at the 1986 Annual Meeting, and has issued a policy developed by its Employer Committee and its Medical Advisory Committee.

As we review the past in preparation for our 40th anniversary in 1987, the President's Committee recognizes the need to keep looking ahead. In this publication, we focus on current and emerging issues in disability employment — and on directions for future action.

In late 1985 and early 1986, disability employment experts concluded that individuals with acquired immune deficiency syndrome (AIDS) are, in fact, handicapped.

What is happening in the American labor force — is it prepared to accept more jobseekers with disabilities? If so, what kinds of jobs would these people do?

Working

In America today, about 118,000,000 people between the ages of 16 and 64 work full or part-time. They represent about 47% of all Americans — but 78% of the 151,000,000 persons in that age range. Most Americans between the ages of 16 and 64, that is, work.

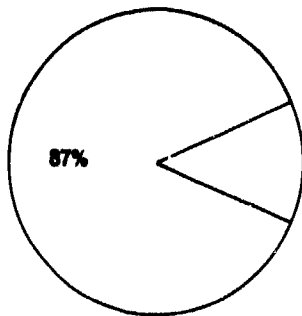
The proportion of working-age men who work is 88%. And that of working-age women who work is 69%. In fact, even among mothers with school-age children, a majority work.

We see a very different picture when we look at people who are disabled.

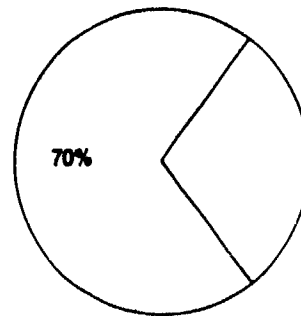
Of America's working-age individuals with disabilities, just 4,366,000 worked full or part-time in 1984. That is 12% of all disabled Americans — and 35% of the 13,000,000 disabled persons of working age. Most disabled people between the ages of 16 and 64, then, don't work. The stunning fact is that two-thirds don't have jobs. The proportion of working-age men with disabilities who worked at all in 1984 is 42%. And that of working-age women with disabilities who worked full or part-time, year-round or part-year, is just 29%. Many had part-time or part-year jobs. In fact, only three in every ten disabled working-age males and just two in every ten working-age females with disabilities had full-time jobs.

These numbers are the most recent we have. They come from the highly respected "Current Population Survey" of the U.S. Census Bureau. The study was done in March, 1985.

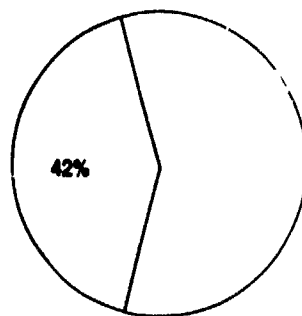
Chart 1: WORKING OR NOT WORKING



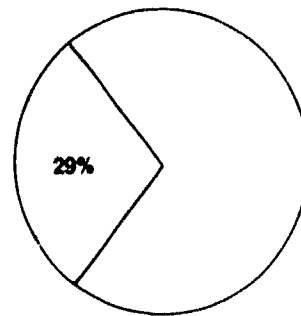
Males: Nondisabled Working



Females: Nondisabled Working



Males: Disabled Working



Females: Disabled Working

Most Americans work full-time or part-time. By contrast, most disabled adults do not.
Source: U.S. Bureau of Census, 1985.

The Labor Market

America's jobs are changing very dramatically. Five decades ago, 12,500,000 people worked on farms; today, just 3,750,000 do. Ten years ago, 1,139,000 workers were engaged in making steel and other metal products; today, 300,000 fewer are. By contrast, in 1970, 14,770,000 Americans were managers or professionals; by 1980, 22,653,000 were, for a 50% increase in just one decade. Among personnel managers, the growth over those ten years was a staggering 340%, from 65,000 to 220,000; among architects and urban planners, it was 100%; and among executives and other managers, it was 75%.

Twenty years ago, much construction was of factories, warehouses, and assembly plants. There were understandable obstacles facing people with disabilities looking for work in such buildings — most jobs involved heavy lifting, fine-motor control activities, and a lot of moving around. And there was danger for people who were deaf, who were blind, or who had epilepsy, because cranes and other heavy equipment could cause them to be injured on the job.

Today, however, 70% of all U.S. jobs are service jobs — and half are information positions. Most buildings going up now are not factories but office facilities. We have slashed agricultural employment to single-digit levels (about 3% of all employees work on farms). And we have exported to other countries many hundreds of thousands of manufacturing jobs.

The fastest-growing jobs in today's market are in sales and telemarketing, health care, financial services, leisure and travel services, and information collection and interpretation. These jobs involve much less risk of accident or injury to workers. In addition, of course, regulation of workplace safety is greatly improved over what we have known in the past.

If there ever were legitimate life-safety reasons for not employing people who have disabilities those reasons are all but gone today.

Technology

One of the most fascinating changes of the 1980's with respect to the prospects for gainful employment by persons with disabilities is the emergence of high technology equipment and software that literally does what some disabilities prevent.

Many thousands of people who are blind have been told, over the years, that they cannot be employed "because you can't keep up with the paperwork". Today, we have the following aids readily available:

- **Scanners**, that "read" reports, letters and other documents as rapidly as eight pages per minute and automatically enter text into a word processor or microcomputer. That is faster than most sighted people can read — and far faster than any clerk/typist can type.
- **Speech synthesizers**, that "speak" out loud whatever words are on the screens of work processors or microcomputers. Many blind people listen to these synthesizers at a speed of 350 words per minute, or twice as fast as most people talk.
- **Braille printers** that work with word processors or microcomputers to automatically translate into Braille virtually any textual information.

Individuals who are blind not only can "keep up with the paperwork", but actually can do so as fast as most sighted people. Significant problems remain: costs are often high, speech synthesizers won't work with some software programs, and the trend toward more graphics and "loons" on computer screens creates difficulties for many individual who are blind

For people who are deaf, the age-old excuse for not being hired is "You can't use the telephone". Today, hundreds of thousands of deaf people have Telecommunications Devices for the Deaf (TDDs) that allow them to talk with anyone else who also has a TDD — or, through a "TDD relay service", with anyone anywhere who has a telephone. In 1985, one company introduced a software program that automatically converts messages composed on the keys of any touch-tone telephone into printed words that appear on the screen of a microcomputer.

For people who cannot type conventionally, we have inexpensive aids that permit them to "type" by pointing a light pen at the letters they want entered. We have other devices that expand one or a few typed letters into complete words, phrases or even sentences.

And speech recognition by microcomputers is no more than a handful of years away. This year one manufacturer introduced a "hearing typewriter" that prints, with perfect spelling, what it hears. This machine has a vocabulary of 100,000 words — and accepts spoken input at the rate of 150 words a minute. Incredibly, it compares sounds to text in its memory eight times per second. What this means for individuals who are quadriplegic, for many people who are blind, and what it will mean soon for people who are deaf, once the machines become capable of understanding more than one voice at a time, can scarcely be described. First, though, costs must come down — and we must get the machines to the people who need them.

Today, it is not even necessary to "come to the office". In some cases, IBM's Kevin Riley and National Institute of Health's Rick Pilgrim are two examples of young men with quadriplegia who work from their homes by talking to their computers.

Increasingly, rehabilitation professionals are asking: "Does the employer really care whether fingers type words? Does it really matter whether ears hear them? And is it truly important whether eyes read them?" Employers, for their part, frequently surprise themselves by responding, emphatically: "No!"

Baby Boom/Baby Bust

Employers became accustomed during the 1960's, 1970's and early 1980's to having a large surplus of supply over demand: there were many more qualified jobseekers than jobs. Quite suddenly, that has changed.

We usually describe the "baby boom generation" as comprised of people born between the years of 1947 and 1964. A little arithmetic immediately tells us something of great importance to the labor market: the youngest baby boomers turned 22 in 1986. That is, most baby boomers already are in the labor force. In some states, notably oil-producing Texas and Oklahoma, the general economy turned weak in the mid 1980's. Elsewhere, however, the impact of the relatively small "baby bust" generation is being felt. In job-rich Massachusetts and New York's Long Island, the effect is dramatic. Faced with a sudden and acute lack of jobseekers, employers had to dust off ages-old strategies to recruit people to fill jobs. Bloomingdale's found itself paying employees \$50 just to bring a friend in for a job interview. Other companies paid the round-trip bus fares of workers willing to come in from far-flung communities. McDonald's, Burger King and other fast-food establishments discovered that they no longer could attract employees by offering minimum wage — and quickly raised pay by as much as 50%. Still other firms turned to a once-ignored group, older Americans, to fill part-time and part-season jobs.

The Massachusetts state government, faced with what was close to "zero unemployment", geared up to employ more than 28,000 welfare recipients.

An Opening - At Last?

Does all of this indicate that America is ready, for the first time since World War II, to employ large numbers of people with disabilities? The President's Committee believes that in many states it may well be — and we are prepared to respond.

The last time we had such a potentially favorable climate for employment of people with disabilities was during the mid 1940's, with many men overseas in battle. Now, as then, things still could go wrong — the economy may weaken nationwide, for example, making job prospects as poor throughout the nation as they now are in Oklahoma, Louisiana, and Texas. Technology may fail to keep its glowing promise. The country may decide that employment of people with disabilities is not as important as the President's Committee thinks it is.

Nonetheless, today we have a chance for a sustained growth in employment for people who are disabled. We have this opportunity for all the reasons discussed earlier and listed below:

- Life-safety dangers at work are sharply fewer in number in today's worksites;
- Today's jobs are more suitable than ever for people who are disabled;
- Technology increasingly is making disability irrelevant at the workplace; and
- Employers are more and more eager to find qualified workers, as the number of youth leaving schools for jobs continues to fall.

This immediately raises a question: "What about all those able-bodied people out there?"

Won't they enter the job market and take jobs that otherwise might go to individuals with disabilities?"

To answer that question, let us look at the results of a recent study by the Bureau of Labor Statistics. In 1983, the Bureau found that 89.6% of the 62,655,000 persons, aged 16 or over who were not in the labor force, did not want to work. These 56,161,000 individuals had different reasons for not seeking employment. Half (50.5%) were "keeping house", while others were retired, seriously ill or disabled. Of those who expressed a desire to work, but said they were not actively seeking employment at the time, 25.2% thought they could not get a job, 24.7% were in school, 21.7% were keeping house, and 12% were "ill or disabled".

This suggests what is in fact true: large numbers of people are not in the labor force. For reasons of their own, they are neither working nor seeking work. That is as true now as it always has been. Thus, the likelihood is that large numbers will not compete with disabled jobseekers for available positions.

The labor market has a history of absorbing large numbers of new workers as the economy expands. In 1950, only 18,408,000 women over 16 years of age were in the labor force, out of a total of 54,289,000 such women. By 1983, according to the Bureau of Labor Statistics, 48,646,000 women 16-and-over were in the labor force. As more and more women sought employment, the job market expanded to accommodate 30 million more female workers. To illustrate how staggering that growth was, consider that only 16,659,000 more men were working in 1983 than in 1950.*

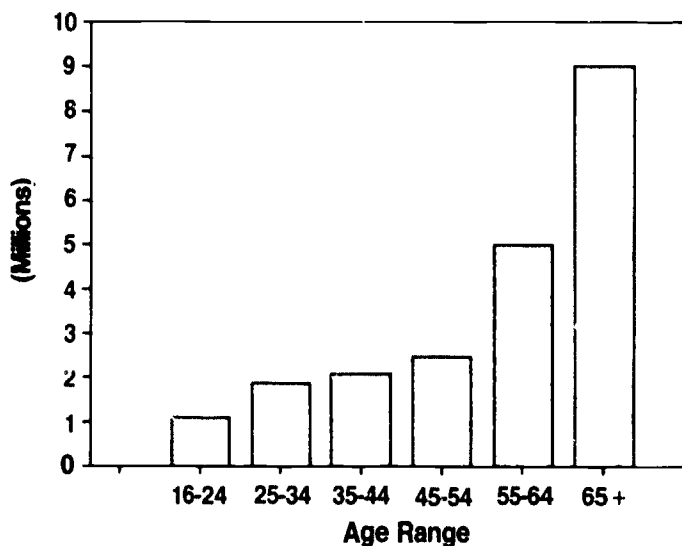
* 1985 Statistical Abstract of the United States, Table 664, Page 396. US Government Printing Office, 1985.

What happened was that societal values changed. In 1950, it was socially acceptable for women to remain out of the labor force; by 1983, the socially approved role for many women was a lifestyle that included employment. It was important to us that women be able to work. And the economy responded by generating enough jobs so that most women wanting employment could get it.

If the economy continues to expand throughout the 1980's, we can do for disabled people what we as a nation did for women: find sufficient numbers of job opportunities so that most disabled individuals who want to work can do so. It will take a national commitment to do the job: we as a country must say that this is a priority for us.

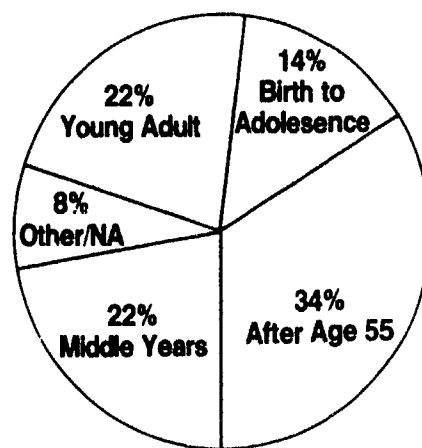
As bright as the picture potentially is, we must recognize the limitations that still face us. Employer concerns about hiring disabled people remain high in many industries. Some individuals with disabilities believe they are better off not working. The dazzling new technologies remain out of reach for poor persons with disabilities. Many persons who are disabled are close to retirement age. And a recession may greatly diminish opportunities for expansion in the job market. Then, too, there is only so much that a Federal agency as small as is the President's Committee can do to influence our nation's societal values and employment practices. But the important point now is that a great deal can be done — and we must grasp the opportunity.

Chart 2: DISABILITY AND AGE



Disability is something that happens to us as we live. It becomes more likely as we get older.
Source: U.S. Bureau of the Census, 1985.

Chart 3: AGE AT ONSET



Another look at disability and age.
Source: Data from Louis Harris and Associates, Inc., 1986.

THREE: People With Disabilities and Employment

What about people who are disabled themselves—are they prepared to respond to the emerging employment opportunities? The President's Committee is pleased to present some important information indicating that the answer to this vital question is, "Yes!"

Author Frank Bowe has advanced the "theory of thirds" to describe the population of 16-64 year old adults with disabilities.* As he notes, the "thirds" are not actually symmetrical.

About three in every ten disabled adults (31.3%) are in the labor force. Another 41.2% receive Federal Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits because of disability. And 25% are neither on payrolls nor on aid rolls. The 1985 Current Population Survey (CPS) upon which he reports does not include questions probing why some disabled adults work while others do not.

Fortunately, Louis Harris and Associates conducted a nationwide poll of disabled adults in late 1985 that helps us to understand more about the hopes, fears and lives of disabled adults.†

The Theory of the Thirds

For years, disability advocates have suffered from a lack of accurate statistical information. Now, for a change, we have the luxury of two nearly concurrent studies—one examining in detail the employment and economic status of adults with disabilities, and the other looking at an almost identical population, but this time asking probing, personal questions about beliefs, backgrounds, and barriers.

* Bowe, F. Disabled In 1985: A Portrait of Disabled Adults. Hot Springs, AR: University of Arkansas, 1986.

† Louis Harris and Associates. Disabled Americans' Self Perceptions. New York: 1986.

Beneficiaries. One persistent question about disabled adults over the past decade has been that of whether a majority really wants to work. The 1985 Current Population Survey (CPS), March Supplement, by the U.S. Census Bureau offers important insights into this issue. Thus, while 42% of disabled adults received SSDI or SSI benefits, the study shows that a large number of these individuals, in fact more than half (56.1%), were between 55 and 64 years of age; many were in early retirement. By contrast, just 12.2% of disabled 16-64 year old beneficiaries are in the prime working years, 35-44. Only 9.3% are 25-34 and 27.6% were veterans. In fact, 50.9% of all disabled males receiving benefits because of disability were veterans.

In America, veterans benefits frequently are linked to employability. As a result, many disabled veterans must earn a significant wage to offset potential benefit losses. However, it is more likely that disabled veterans seeking work fail to get jobs due to employer resistance to hiring them.

Of the 5,161,000 disabled persons aged 16-64 receiving SSDI or SSI because of disability, 2,893,000 are 55 to 64 years of age. And 1,425,000 persons, including some who are 55-64, are veterans. If we were to eliminate veterans and persons over 54 years old from the pool of individuals receiving benefits, we would discover that we have reduced the size of the receiving-benefits population by two-thirds.

The ostensible preference of many disabled people for benefits always has been rather puzzling. These individuals have to forego "substantial gainful activity"—level earnings; thus, they may make just \$300 or so per month without jeopardizing their benefits. In fact, the average income from all sources of disabled persons receiving benefits was just \$5,345 (median) and \$7,610 (mean) in 1984. Twenty-nine percent live in poverty.

Why do two million non-veteran, under-55 disabled persons accept these limitations on their lives? Without asking them directly, the best we can do is to speculate. Probably the most direct indicator is the fact that 84% of all beneficiaries with disabilities aged 16-64 are severely disabled, of whom half are 55-64. In other words, the combination of severe disability, which often imposes heavy medical care burdens, and near-retirement age probably makes many of these people feel that they cannot get a good job.

Labor Force Participants. Adults with disabilities in the second category, those who participate in the labor force, are on average much younger than are benefit recipients. Bove also reports that, not surprisingly, those disabled adults who participate in the labor force are better educated than are those who do not. Four in ten of labor force participants are high school graduates, and one in every seven is a college graduate. They are also, however, less likely than are non-working persons with disabilities to be severely disabled. According to the 1985 Current Population Survey, only 10.2% of severely disabled adults of working age are in the labor force.

For people with disabilities, the evidence in the Current Population Survey on income of labor force participants is encouraging. Disabled adults received, from all sources, about twice as much as did disabled non-labor force participants. The median for disabled persons participating in the labor force was \$11,553 in 1984 as against \$14,514 for nondisabled labor force participants. The mean was \$14,894 vs \$17,434 for nondisabled adults. These income levels are 83% as much as those of nondisabled persons who participate in the labor force.

This is vital information. It shows that when people with disabilities persist in their efforts to

get good jobs, they do nearly as well financially as do nondisabled people.

However, as Table 1 illustrates, not enough disabled people are at work. In fact, due largely to recessions in the 1970's and early 1980's, fewer work today than in 1970 or 1980.

"No Pay, No Aid." Earnings levels of workers with disabilities must seem especially enticing to the final "third" of the working-age disabled population—those receiving neither benefit checks nor pay checks. According to the 1985 CPS, the median income in 1984 from all sources of this 26.7% of the population was just \$3,013; the mean was a slightly higher \$3,755.

Women with disabilities in this third category—and they constitute fully 64% of all disabled persons in this group—had a median income of \$2,222 and a mean income of \$2,560.

All of this suggests that most people who are disabled probably want to work. To be sure, however, we should ask them directly. That is what Louis Harris and Associates did in late 1985.

Table 1

Labor-force Participation and Employment of Persons with Disabilities, Selected Years
[Numbers in Thousands]

Year	In Labor Force			Employed Previous Year		
	Total	Male	Female	Total	Male	Female
1970	4,938	3,592	1,346	4,581	3,327	1,254
1980	4,595	3,055	1,540	4,508	2,980	1,528
1985	3,847	2,353	1,494	4,366	2,626	1,740

Source: U S. Bureau of the Census

The drop-off by disabled males is particularly striking. Although women with disabilities made some progress between 1970 and 1980, their gains were far more modest than were those of nondisabled females.

The Harris Study

In 1985, the National Council on the Handicapped, a presidentially appointed body of 15 persons, considered commissioning a nationwide poll to supplement a report they were required to give to Congress by February 1986. One member of the Council, New York's Jeremiah Milbank, Jr., took the initiative to arrange private financing through the International Center for the Disabled (ICD). Milbank and other Council members then worked with ICD to provide technical assistance to Louis Harris and Associates in planning the first ever nationwide poll of a random sample of disabled Americans.

The poll was conducted in December, 1985, and the results released in March, 1986. The Harris team called more than 16,000 randomly generated numbers in order to locate and interview 1,000 adults who are disabled. Each interview took approximately 30 minutes.

The Harris interviewers first assembled basic demographic information in order to describe the population. It is reassuring to statisticians that Harris found almost exactly what the Census Bureau reported in the same year—that two-thirds of the Americans who are disabled do not work. Harris also found, as did the Census Bureau, that the more severe the disability, the greater the likelihood that an individual was receiving benefits. There were many other points of confluence.

What happened is that although the Harris team and the Census Bureau workers talked with different disabled people, both used random sampling approaches, which, according to statistical theory, means that results of both studies are generalizable to the same universe of people—adults who are disabled. Both, too, were done in 1985. So, we have two portraits of the same population at about the same time.

But Harris asked some questions the Census Bureau did not ask—and the answers to these questions are highly revealing.

Age at Onset. In addition to inquiring about disability status, the Harris group asked persons being interviewed the age at which they became disabled. Thus, Harris was able to look separately at people who became disabled early in life, on the one hand, and those who became disabled later, on the other. The two groups were, it turns out, quite different.

Those who became disabled early in life were more likely to be working at the time of the study than were later disabled individuals. In fact, of all 16-64 year-old persons who were disabled and who were working, 20% became disabled before leaving adolescence, and an additional 41% became disabled early in adulthood.

By contrast, among all 16-64 year-old adults with disabilities who were not working, 31% became disabled in middle age, and another 23% became disabled after age 55.

Harris speculates—and the President's Committee agrees—that what was happening apparently is that people who became disabled early in life had adjusted to the disability and had gone on to have careers. People who lived most of their lives as nondisabled individuals and then became disabled in their 50's, however, seem to interpret disability as preventing them from continuing to work.

Whatever the reasons, the finding is a critically important one: early disabled people are better at finding and keeping jobs than the Census Bureau statistics seemed to indicate. That is, their success was "hidden" by the large numbers of later disabled persons who were out of the labor force. In this area, as in so many, the Harris results are encouraging for anyone interested in promoting employment of persons who are disabled.

The age-at-onset question also provided confirmation of Census Bureau reports: those who are out of the labor force are more likely to describe themselves as severely disabled than are those who participate in the labor force.

Self-perception. Harris asked the 1,000 persons with disabilities whether they considered themselves to be disabled. Overall, among those aged 16-64, 47% said, "Yes". The proportions were very different, however, between those who were working and those who were not. Among working persons who were disabled, a remarkable three out of every four (73%) said they did not consider themselves to be disabled. By contrast, six in every ten (59%) of those not working said they thought of themselves as disabled.

Harris defined respondents as disabled if they reported physical, sensory (hearing, vision), mental, emotional, speaking or learning disabilities, if they were limited in work or other activities due to a health condition or disability, or if they considered or believed other people would consider them to be disabled.

The President's Committee has long believed that individuals with disabilities who are successfully employed often tend to believe that they are not handicapped. For example, in explaining the data we reported in Disabled Adults In America (President's Committee, 1985), we said that there was no other way to interpret the figures except to recognize that when people who are disabled get jobs, keep them, and surmount obstacles in other aspects of their daily lives, they tend to regard their limitations as minor or non-handicapping. When asked by the Census Bureau or by Harris or any other pollster if he or she has a physical, mental or other health condition which has lasted six months or longer and which limits the amount or kind of work, school or other activities he or she can do, it is quite logical for a disabled person who no longer encounters major problems in these areas to respond, "No."

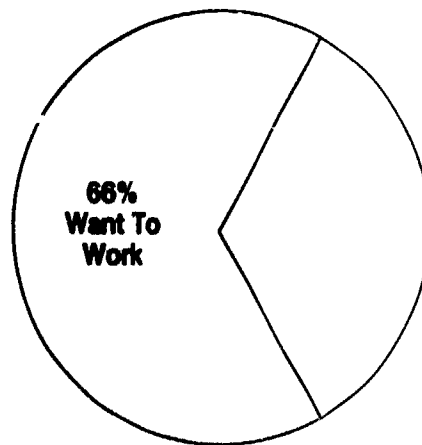
A similar indication of the same phenomenon emerged when Harris asked its 1,000 respondents with disabilities about satisfaction with their own lives. Eighty percent of all working people between the ages of 16 and 64 described themselves as "very satisfied" (48%) or "somewhat satisfied" (32%). By contrast, just 12% said they were "somewhat dissatisfied" and only 3% were "very dissatisfied".

Harris found a different picture when it asked the same question of non-working people who were disabled. Just 62% described themselves as "very satisfied" or "somewhat satisfied", while one-third (33%) said they were "somewhat dissatisfied" or "very dissatisfied".

This helps to confirm what we suggested earlier, while looking at the 1985 Current Population Survey data from the Census Bureau. Many persons with disabilities who are not now working are less than satisfied with their lives. But would they want to work?

Attitudes Toward Working. The Harris team asked working-age persons with disabilities who were unemployed at the time of the study, unable to work due to disability, retired, engaged in housekeeping or working as volunteers, whether or not they would take a job if one were available.

Chart 4: WANT TO WORK



Two-thirds of disabled adults without jobs say they want to work — including homemakers and persons over 65 years of age.

Source: Louis Harris and Associates, Inc., 1986.

Two in every three (66%) said they want to work. This high figure is especially impressive when it is recalled that those asked include retired individuals under 65, homemakers, and people who believe themselves to be severely disabled.

As a follow-up question to many of the same people, Harris asked respondents who were not working what the most important reasons for their current absence from the labor force. Not surprisingly, disability was cited by 78% as a major reason. More than half commented that their need for medical treatment was a factor. But most other key reasons are conditions we as a nation can do something about:

- Employer bias: 47% said employers did not recognize their ability to work full-time;
- Lack of knowledge: 40% said they could not find or did not know how to find full-time jobs;
- Training: 38% said they did not have the skills, education or training to get a full-time job;
- Transportation: 28% reported that lack of accessible transportation was a major barrier;
- Accommodations: 23% said that they needed special devices or equipment to work full-time.

Remarkably, only 18% said that the prospect of losing benefits was a major concern. This is particularly impressive in view of the fact that 70% of those receiving benefits told the Harris team that they would in fact lose benefits if they worked full-time.

And just 15% cited inability to arrange child care or the pressure of other family responsibilities.

Accommodations. The Harris team asked respondents who were working and those who had worked while disabled whether their employers made accommodations to their limitations. Only one-third answered that question affirmatively:

61% said that no accommodation was made or needed—35% said the employer made one or more accommodations, and four percent did not respond.

Again, we see an important implication for the President's Committee: It is vital that we get the message out to employers that they should make reasonable accommodations to the known limitations of their employees. And it is critical that we educate persons who are disabled about their right to reasonable accommodation. Where there are no rights to reasonable accommodation, we ought to undertake activities leading to establishment of such rights.

Knowledge About Government Services. When asked, only 60% of the 1,000 disabled Harris respondents expressed familiarity with vocational rehabilitation services—and just 13% had used them.

Only 31% expressed any familiarity with Section 504 of the Rehabilitation Act of 1973 (Public Law 93-112), arguably the most important civil rights statute enacted on behalf of people with disabilities.

From all of this, the President's Committee concludes that most disabled adults are ready, willing and able to work—if they are made more aware of their rights and of services available to them, and if employers are better informed about their responsibilities under law, about assistance available to them as employers, and about the potential of disabled people as workers.

Of America's working-age individuals with disabilities, just 4,366,000 worked full or part-time in 1984.

FOUR: Youth and Young Adults

The Harris survey found that younger disabled persons were most likely to be willing to work—and least likely to regard their disabilities as serious obstacles to employment. That is, they generally were comfortable with their limitations, had learned how to deal with them, and were ready to pursue careers despite disabilities.

The 16-24 year old group also is the first to have benefited to any extent from the massive changes in special education and in higher education started by Section 504 of the Rehabilitation Act of 1973 and Public Law 94-142, the Education for All Handicapped Children Act. Today's 16 year old was five years old when Public Law 94-142 was enacted and seven when regulations for that law and for Section 504 were issued. Thus, individuals who are now 16 benefited for most of their elementary, secondary and postsecondary years from the changes these laws mandated. Today's 24 year-olds were, respectively, 13 and 15, and thus benefited from Section 504 and Public Law 94-142 only during their secondary and postsecondary years.

Although the years between 16 and 24 are often times of stress for many youth, it is important to recognize three other factors which are cause for optimism about the prospects that many disabled young people will be successful in their efforts to get good jobs. These are:

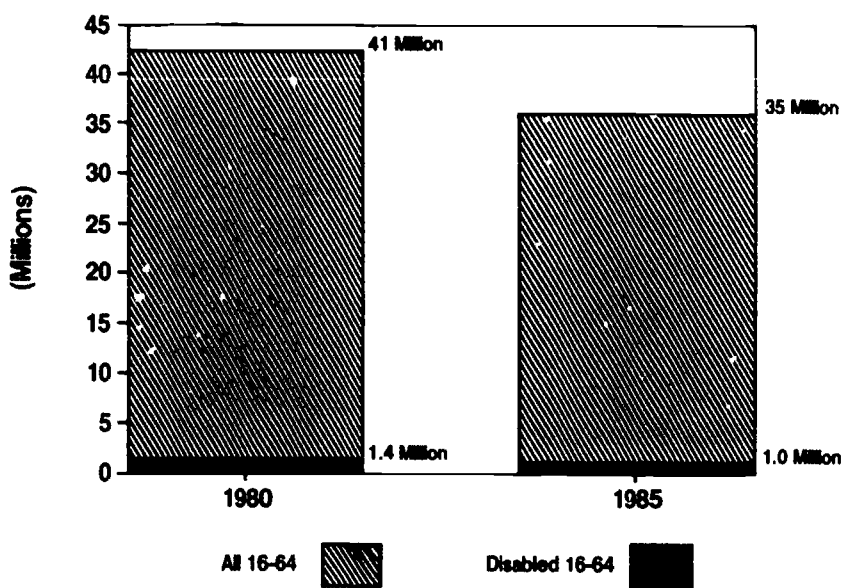
Assistance Begins. In recent years, the Federal Government has begun to focus considerable attention upon the special needs of "transition-age" disabled persons. More is needed. These individuals, who are at an age in which many are moving from schools to jobs, from parental supervision to lives on their own, and from institutional programs to community residence, usually are between the ages of 16 and 24, and thus are often eligible for daily special programs and for protection against discrimination under terms of Public Law 94-142 and Section 504.

The U.S. Education Department launched several "transition" projects and targeted many grant programs to this population. In addition, the Rehabilitation Services Administration reported in its latest annual report to Congress that 37% of all persons rehabilitated were under 24 years of age—four times as many as the group's size would seem to indicate.

Less Competition. The first "baby bust" generation members are blessed by being few in number—and in following hard upon a "baby boom" generation that was huge in size. There are four million fewer 16-24 year-olds in 1986 than there were in 1980. Businesses that traditionally have hired young people are finding now that almost all the baby boomers are already in the labor market, that they have to resort to unusual measures to attract candidates for jobs. In this climate, disabled young people are more likely than are disabled youth in several generations to find employers open to hiring them.

Small Size. Not only are there fewer 16-24 year-olds in general, but the proportion of these individuals that is disabled is smaller than that of any other age range. While 10% of school students receive some special education programming, only one in every thirty-three 16-24 year-olds has a work disability, according to the U.S. Bureau of the Census. The rate of work disability in this age group, then, is just 2.9%. In fact, there are only slightly more than one million work-disabled transition-age individuals in the United States today—and they represent just 8.3% of the working-age population of persons with disabilities. Thus, whatever we as a nation do for employment of this population is magnified in its impact because the benefits are spread over a relatively small group of persons—each of whom receives relatively more than otherwise would be the case.

Chart 5: BOOM TO BUST



As the baby boom generation aged out of the 16-24 age range, transition-age youth with and without disabilities have become fewer in number, reducing competition for jobs. Source: U.S. Bureau of the Census. 1980, 1985.

Recommendations

1. We should encourage these young people to take full advantage of higher education opportunities. Today, thousands of colleges and universities coast to coast are ready, willing and able to accommodate their needs. Like virtually every other segment of society that focuses upon young people, higher education is confronted by a dramatically smaller 16-24 year-old population. To keep their enrollments up, many colleges are expanding services to disabled students. And because of Section 504, they are required to admit and provide supportive services for any disabled students who meet their admission criteria and demonstrate that, with the accommodations, they can do the assigned work.

2. We should encourage these people not to rely solely upon government. Unfortunately, in many states, disabled youth at state-operated education programs and in some local schools are automatically enrolled in Supplemental Security Income (SSI) programs—which sends the wrong

message to impressionable 14 or 16 year-old minds. At the least, such efforts should be augmented by employment-related endeavors.

3. We should urge disabled youth with potential for good careers to forego the readily available minimum wage jobs and to continue to search for jobs with a future.

4. While disabled 16-24 year-olds are better acquainted with Section 504 and Public Law 94-142 than are their elders—these laws, after all, are part of their daily lives—we must nonetheless educate them about how to make maximum use of rights and services.

5. For other disabled individuals, we should be encouraging employers of young people to emulate innovative programs such as McDonald's "McJobs" effort as ways to meet recruitment needs.

6. We must find ways to channel the energies and concerns of parents into activities that support their children's work preparation.

FIVE: The Middle Group

More than half of all disabled 16-64 year-olds are in the “middle group” of persons aged 25-54. They are neither young enough to benefit from transition services nor old enough to be eligible for early retirement.

Most of these individuals “made it on their own” without the benefits of Section 504 of Public Law 94-142. The youngest were juniors in high school before implementing regulations for these laws appeared—and the oldest already were 45 in 1977. The “middle group”, then, in many cases grew up with an image in their minds of disability as “something wrong with you”, something stigmatizing, something associated with charity, nursing, and a life of dependency.

A majority were not disabled until well into working age. As the Harris survey found, people who become disabled as adults tend to cope less well with limitations—and to regard them as more debilitating—than is the case with people who are born disabled or become disabled in childhood or adolescence. People who become disabled in adulthood are markedly less satisfied with their lives than are early disabled people, according to the Harris study. Often, an entire lifestyle changes, especially if counseling and other rehabilitation services are not made available.

In many ways, then, the “middle group” is in need of more help than are younger disabled individuals. Yet less assistance is made available.

Sixty percent of the middle group is out of the labor force. These nearly four million disabled people have needs that are very different from those of younger or older individuals with disabilities—needs we are seldom prepared to meet.

The major issues with respect to these individuals, the President’s Committee believes, are:

Advancement. It is during these “peak” employment years that most people make their move from “a job” to “a career”. That is, some succeed in moving up to better paying jobs with more responsibility; others, however, do not.

Our society offers very little in the way of support for people with disabilities. Although the Rehabilitation Act of 1973, as amended, permits state vocational rehabilitation agencies to provide follow-up services to disabled persons desiring to get better jobs, fiscal realities in recent years have forced most agencies to attend much more to disabled individuals looking for work. Private rehabilitation associations and groups, too, are hard pressed for funds. They also tend to focus much more upon the needs of unemployed individuals.

Even looking at the disability press and at mass media stories, we find a dearth of support for people looking to upgrade their level of employment. Rather, most stories highlight individuals going through medical and physical restoration and those looking for, and landing, their first jobs.

The “myths” or ethos, in effect, is “Once you’ve found a job, we can chalk you up as a ‘success’ and turn to the needs of others”. The President’s Committee believes that this limited vision of the potential of disabled people is seriously erroneous—and intends to focus upon career advancement for people with disabilities.

Awareness. Many working disabled persons have had little exposure to disability rights. Few in the 25-54 age range are aware of Section 503, which requires affirmative action by contractors who do business with the Federal Government. And even fewer know about state and local nondiscrimination and affirmative action laws protecting them.

Peer Support. In a few companies, but to date only in very few, disabled employees have joined together to provide peer counseling and other supportive services. At New England Telephone, for example, it was not until 1986 that the company's 400 disabled workers formed an employee association similar to those women and blacks had formed decades earlier.

Equally critical, there is no magazine or other periodical providing to disabled workers the support offered to women by such publications as Working Women and to blacks by Ebony.

The President's Committee recognizes this gap and intends to talk with working disabled people to find ways to fill it.

Job Retention. We noted earlier in this publication that just 2.9% of all youth aged 16-24 are disabled. By the time disabled persons reach the 45-54 age range, 10.7% are disabled, or three times as many. For most disabled persons in the middle group of persons aged 25-54, disability is something that occurred after they had started to work. For some, few adjustments are needed to permit them to come back to work. For others, however, accommodations are required in order to return to the job held prior to the disabling accident or illness. For still others, return to the previous job is not possible.

In our society, workers' compensation programs are the service of first resort for many newly disabled employees. But workers' compensation laws, most of which were written decades ago and seldom updated since, actually discourage many disabled persons from seeking and taking advantage of vocational rehabilitation services. And workers' compensation benefits sometimes actually exceed after tax earnings before onset of disability—thus discouraging rapid return to work.

The President's Committee believes that the nation's Governor's Committees have a role to play in helping to facilitate job retention. Because workers' compensation laws are all state-based statutes, we need state-based initiatives to modernize these programs.

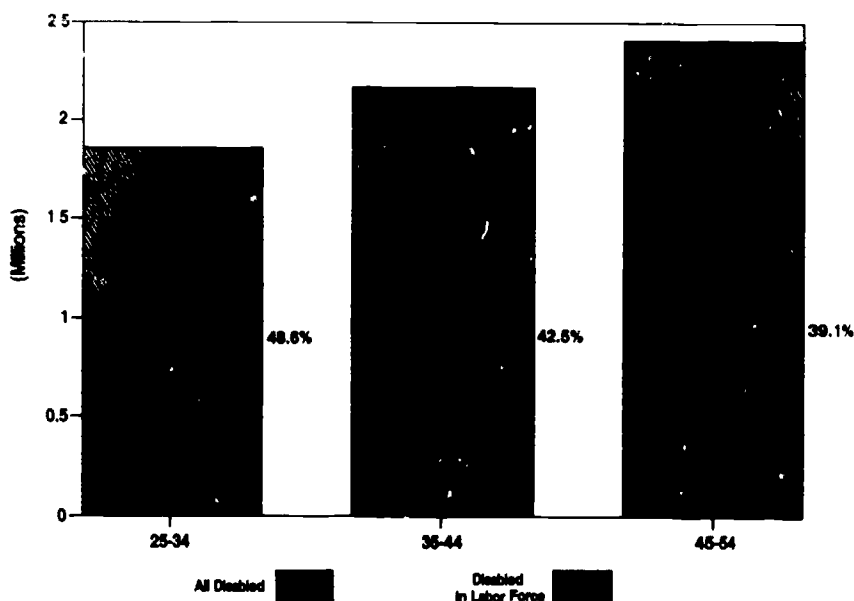
Outreach and Recruitment. Although the Federal Government has provided extensive assistance for transition-age disabled persons, there are far more disabled individuals in the middle group who need help in getting onto payrolls. In fact, participation in the labor force declines steadily throughout the age levels in this group, largely because so many of its members are newly disabled.

The numbers are sobering. Of the 1,853,000 disabled adults aged 25-34, 900,000 are in the labor force, for a 48.6% rate. In the next range, that of persons aged 35-44, just 921,000 of the 2,168,000 disabled adults, or 42.5% participate in the labor force. And among disabled persons in the 45-54 age range, only 749,000 of the 2,407,000, or barely 31.1%, are in the labor force.

Vocational rehabilitation programs, the most logical source of assistance for these people, expend far more resources upon under-24 individuals than on any older age group. Of all persons under 65 rehabilitated in 1981-1982, the most recent year for which full data are available as this is written, 37% are under age 24. By contrast, 27% were aged 25-34, 16.7% were in the 35-44 age range, and 12.1% were 45-54 years old.

The President's Committee believes that it is time we recognized that six times as many disabled people who are not in the nation's labor force are in the middle group as in the transition-age group—and focus our resources accordingly.

Chart 6: SLIPPING OUT OF THE LABOR FORCE



Although more people are disabled in each succeeding age range, participation by disabled persons in the labor force steadily declines throughout the "middle years."
Source: U.S. Bureau of the Census, 1985.

Recommendations

1. We need to help private, local, and state counseling and vocational training programs adapt their offerings to meet the needs of this middle group of 6,237,000 disabled persons. The highest priorities for the four million people out of the labor force seem to be counseling, and medical restoration services immediately after onset, followed by rapid re-training to help the individual continue the same kind of work despite disability or to learn different vocational skills.

2. It is urgent that we as a nation get the word across to employers that disabled individuals have potential. Huge numbers of workers with disabilities have been "stuck" in jobs because employers do not recognize that they can be trained for and placed in better jobs. In part, this is our fault, those of us in the disability community, because our message to date to employers has been one of hiring new jobseekers with disabilities—not

advancing those already on the payroll. The President's Committee, for example, each year has honored "employers of the year" more for their hiring than for their internal movement achievements. Perhaps it is time for a new award category.

3. Workers' compensation laws in the several states need to be revamped to remove some serious disincentives to return to work. Artificial obstacles between state workers' compensation boards and state vocational rehabilitation agencies must be removed.

4. Publications such as the President's Committee's Disabled USA need to carry more stories offering self-help to working disabled people. In particular, these magazines could play a valuable role by focusing upon support groups in local communities and in corporations, showing disabled workers how others have organized to help themselves at the work place. And stories explaining, in lay language, the meaning of Sections 503 and 504 are needed on a continuing basis.

Table 2

**Distribution by Age of U.S., Disabled 16-64
Year-Old Persons Not Living in Institutions, 1985**

Age Range	U.S. Population	Disabled Population	Proportion Disabled
16-24	35,062,000	1,026,000	2.9%
25-34	40,858,000	1,852,000	4.5%
35-44	31,299,000	2,168,000	6.9%
45-54	22,398,000	2,407,000	10.7%
55-64	22,151,000	4,837,000	21.8%

Source: 1985 Current Population Survey,
U.S. Bureau of the Census

SIX: Women and Minority Group Members

In recent years, the President's Committee has drawn national attention to the special needs of women, blacks and persons of Hispanic origin who are disabled. The Committee has published special reports on each of these segments of the population of people with disabilities. The Committee hosted major conferences bringing together representatives of groups specializing in meeting the needs of women, blacks and Hispanics, with experts on rehabilitation and disabled consumers, to fashion new networks to meet the range of needs these people present.

Our work in these areas, though, is just beginning.

Women

Females comprise 49% of all working age Americans with disabilities—and 53% of those out of the labor force. In fact, just one woman with a disability in every five among the working-age population has a job. That contrasts to more than 60% of all nondisabled women between 16 and 64 years of age—and 37% of 16-64 men with disabilities.

We can describe the working-age population who are disabled women using Bowe's "theory of thirds": 25% of disabled females aged 16-64 are in the labor force, 40% are receiving SSDI or SSI benefits because of disability, and 35% are neither on payrolls nor on aid rolls.

Women with disabilities in the labor force are much less likely to be married (44%) than are nondisabled women participating in the labor-force (56%).

Among working-age women with disabilities who received SSDI or SSI benefits because of disability, just 38% are married. These women are, on the average, much older than disabled women labor force participants: 59% are between the ages of 55 and 64, as compared to just 22% of those in the labor force. The median income from all sources in 1984 for female beneficiaries was \$4,495; the mean was \$5,916. Not surprisingly, 34% lived in poverty.

The median income, from all sources, in 1984 for disabled labor-force participants who were women was \$7,857; the mean was \$9,868. A total of 21% lived in poverty.

In the third category, especially, we see evidence that women with disabilities are in need of urgent help. They constitute 64% of all disabled working-age persons who are neither on payrolls nor on aid rolls. Six in every ten are married. Their median income from all sources in 1984 was \$2,222; the mean was \$2,560. While many relied upon their husbands income, 36% lived in poverty.

Women with disabilities have not participated in the "women's revolution" that saw 30 million women enter the labor force over the past two decades. Indeed, fewer are in the labor force today than in 1980.

Blacks

According to the 1985 Current Population Survey there are 2,175,000 blacks who are disabled between the ages of 16 and 64 in the United States. They represent 1 % of all working-age persons with disabilities, despite the fact that in the general population they constitute just 11.5%. Their overrepresentation among persons with disabilities reflects the fact that disability occurs more often among blacks than among persons of any other race.

Using the framework of the "Theory of thirds", we see that just 22% of disabled blacks of working-age are in the labor force. Among black men, the proportion is 25%, and among black women it is 20%. Their median income from all sources in 1984 was \$6,954; the mean was \$8,670. Thirty-three percent lived in poverty.

Another 49% were in the second category, that of persons receiving SSDI or SSI benefits because of disability. That is the highest proportion by race in the disabled population. Their median income from all sources in 1984 was \$4,239; the mean was \$5,249. A total of 45% lived in poverty.

In the final "third," we find that 29% of all blacks with disabilities are neither on payrolls nor on aid rolls. Their median income from all sources in 1984 was \$2,915; the mean was \$2,446. Most of these blacks were women (61%). Of these women just 28% were married. Sixty-two percent lived in poverty. The 628,000 disabled blacks in this third category are the most desperately in need of all members of the disabled population.

Hispanics

Persons of Hispanic origin may be of any race. In America, the population of disabled individuals in this category number 863,000. They comprise seven percent of all disabled working-age persons.

Individuals of Hispanic origin who are disabled fall into the three categories we have been discussing as follows: 26% are in the labor force, 43% are on SSDI or SSI rolls because of disability, and 31% are neither on aid rolls nor on payrolls.

Three in ten (30%) of disabled Hispanic men and 21% of the women participated in the labor force. Among those in the labor force, the median income in 1984 was \$8,165; the mean was \$10,266. A total of 24% lived in poverty.

In the second category, that of disabled Hispanics who receive SSDI or SSI benefits because of disability, we find 47% of all disabled Hispanic males and 39% of the females. The median income of disabled Hispanics in this category in 1984 was \$4,457; the mean was \$5,702. A total of 40% lived in poverty despite receiving benefits.

Finally, 22.9% of disabled Hispanic males and 40% of the females were neither on payrolls or aid rolls. Their median income from all sources in 1984 was \$3,337; the mean was \$2,691. A total of 53% lived in poverty.

Recommendations

1. Women, blacks and persons of Hispanic origin all have national, state and local organizations advocating on their behalf. The President's Committee intends to work with the National Organization for Women (NOW), the National Association for the Advancement of Colored People (NAACP), and similar groups to increase attention to disability issues on the agendas of these organizations. We will also work with Handicapped Organized Women (HOW) and other groups representing segments of the disabled population. The Committee recommends that Governor's and Mayor's committees take similar action on the state and local levels.

2. The disability advocacy organizations have, in general, tended to be dominated by white males. The movement has been less than successful in attracting blacks and Hispanics in particular to its ranks. For whatever reasons this state of affairs exists, a change is long overdue. We must urge organizations representing deaf, blind, retarded, physically disabled and other handicapped persons to make special efforts to recruit women and members of minority groups.

3. In part as a function of what we have just observed about the "white" nature of disability rights efforts, and in part because of ethnic group identification processes, many minority group disabled persons turn for help first to organizations serving persons of their own race. We need to acquaint these organizations such as the National Urban League and Push-Excel, with the needs of their constituents who are disabled.

4. Particularly with respect to women who are disabled, societal attitudes need to be changed. Apparently, in today's America, it is "normal" and "acceptable" for most women, including mothers of young children, to work—but it is normal and acceptable for disabled women to depend upon others. The President's Committee believes that women with disabilities are equally as capable of independence and of designing their own lifestyles as are nondisabled women—or men. We must make a concerted effort to alter society's view that disabled women are "to be cared for" and construct, in its place, an image of women who can, if they wish, achieve to the full limits of their abilities.

SEVEN: Disabled Veterans

According to the March, 1985 Current Population Survey by the US Bureau of the Census, there are 3,015,000 veterans of working age (16-64) in America who have work disabilities. Virtually all of them are men. These three million disabled veterans include 1,281,000 World War II veterans (42.5% of the total), 767,000 veterans of the Vietnam Era (25.4%), 581,000 Korean Conflict veterans (19.3%), and 385,000 veterans of other conflicts (12.8%).

Veterans represent one in every four persons with disabilities in the working-age populations, or 24.5%. Of all males who are disabled, 47.7%, or almost half, are veterans.

One month later, in April, 1985, the Census Bureau again looked at the population of disabled veterans as a supplement to that month's Current Population Survey. The results, analyzed by the US Labor Department's Bureau of Labor Statistics, showed that 2.5 million veterans of working age reported service-connected disabilities. These individuals had a 6.7% unemployment rate. Of those veterans with service-connected disabilities who served in Vietnam, 9.2% were unemployed, the highest rate among all veterans in the study.

One-third of all employed service-connected Vietnam Era veterans had jobs in Federal, state or local governments. This likely reflects affirmative action or veterans' preference practices in the public sector—and less pervasive equal opportunity in the private sector. To place the proportion into context, consider that just 15% of all workers have jobs in government. Among individuals with disabilities who have jobs, 17.6% work for Federal, state or local governments.

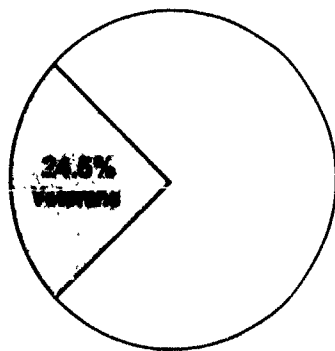
During 1985 and early 1986, members of the President's Committee on Disabled Veterans traveled to eight cities to interview disabled veterans, advocates, service providers, and government officials to identify the major concerns of veterans with disabilities. Serving on the Committee are representatives from Disabled American Veterans, Blinded Veterans Association, The American Legion, AMVETS, Paralyzed Veterans of America, and Vietnam Veterans of America, among others. Federal agencies including the Veterans Administration, the Labor Department, and others provide liaison to the Committee. As we reported in Employment and Disabled Veterans: A Blueprints for Action, the single largest obstacle to better lives for disabled veterans is the lack of coordination among service providers. This is one reason why many Federal initiatives on behalf of disabled veterans have had disappointing results.

Recommendations

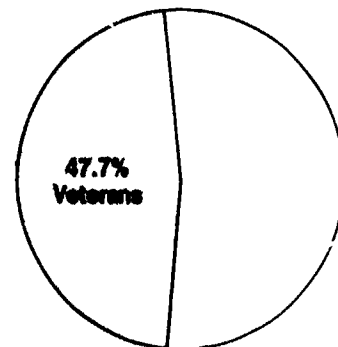
1. The President's Committee believes that organizations representing disabled veterans and those advocating for other persons with disabilities need to join forces to improve coordination of services for all individuals who are disabled. The fact that half of all working-age men with disabilities are veterans—and that disabled veterans comprise one-quarter of all disabled persons in the 16-64 age range—needs to be communicated to organizations working on behalf of people with disabilities. The common concerns between veterans and non veterans who are disabled far outnumber the differences.

2. The Veterans Jobs Training Act and other veterans employment programs have great potential. We found to reach that potential, however, we must improve inter-

Chart 7: DISABLED VETERANS



Disabled Adults



Disabled Males

Disabled veterans number more than 3,000,000 — and represent almost half of all disabled men in this country.

Source: U.S. Bureau of the Census, 1985.

agency coordination. The Committee on Disabled Veterans found, in city after city, that officials of one agency were unversed even in the most basic aspects of other agencies' programs for the same population. The Committee's hearings also revealed that employers are perplexed by the "maze" of different forms and program requirements for this program and for other Federal and state initiatives intended to help disabled veterans.

3. Probably the single greatest barrier facing veterans with disabilities, after inter-agency coordination or even on a par with it, are negative public attitudes toward this group. Employers have particularly biased views about Vietnam Era veterans with or without disabilities. Working with organizations representing veterans and with both the Labor Department and the Veterans Administration, the President's Committee intends to find ways to combat these negative attitudes.

EIGHT: The 55-64 Group

A total of 4,837,000 persons aged 55-64 are disabled. These people represent 21.8% of all Americans in that age range. In fact, they constitute 39% of all working age (16-64 years old) disabled individuals in the nation. That is the single largest age group within the under-65 population.

Early Retirement. It is also where the "disability problem" is mushrooming most alarmingly. In the United States, Sweden, United Kingdom, Canada, Denmark, and other nations, growing numbers of individuals 55-64 years old are being "early retired" due to disability—and are falling onto social security rolls, according to a study just completed for the U.S. Social Security Administration by Rehabilitation International, a private group in New York City.

To date, the 1980's have been characterized by widespread early retirement. Companies forced by economic conditions, particularly foreign competition, to "downsize" often have done so by offering older employees the option to retire early. In April, 1986, for example, a senior General Motors official stated that the company planned to eliminate one in every four salaried jobs in the North American Car Group by 1990, mostly by early retirement and attrition. According to a front-page story in the Washington Post, AT&T has cut 56,000 of its 380,000 jobs since 1980; 24,000 persons have been offered as much as \$22,000 in cash, continued post-retirement medical benefits, and other inducements to retire early. Companies such as Xerox, Control Data Corporation, Kodak, and many others have early-retired hundreds of thousands of people.

In large part because of the fact that "severely disabled" was defined by the U.S. Bureau of the Census to include persons who were under 65 but received SSI or were covered by Medicare, a stunning 62.8% of all disabled 55-64 year-olds were classified as severely disabled. Of this group, only 5.2% participated in the labor force, or about one in every twenty. A total of 76.1% received SSDI or SSI because of disability, or three in every four. Just under one in five (18.7%) were neither on payrolls nor on aid rolls.

The single largest obstacle to better lives for disabled veterans is the lack of coordination among service providers.

Attitudes. The Harris study helps us to understand why so very few disabled persons aged 55-64 work. In large part, the answer seems to be that disability, combined with the fact that "retirement age" is approaching and the fact that disability benefits are available, is seen differently by older persons than by younger individuals.

For example, 56% of disabled persons aged 55-64 told the Harris pollsters that disability prevented them from getting around in the community. The proportion among 16-34 year-old disabled persons in the study was just 39%. Asked a similar question—whether disability has prevented them from reaching their potential as independent, fully realized human beings—61% of those ages 55-64 said, "Yes", as against half of the 16-34 year-old group.

Asked whether they were, in general, "satisfied" with their lives, 28% of those aged 55-64 expressed some degree of dissatisfaction, as against 17% of the younger 16-34 group.

Education. The 55-64 year-old group has received something of a "bum rap" for being poorly educated as compared to younger disabled people. According to the 1985 Current Population Survey, education attainment is comparable among 55-64 year-olds as contrasted to younger disabled individuals. Thirty-one percent have a high school degree, nine percent have at least some college, and seven percent are college graduates. Even among severely disabled persons aged 55-64, 28.3% have a high school diploma, 7.8% have attended at least one year of college, and 5.3% are college graduates. These figures are not appreciably different from those of younger disabled or severely disabled individuals.

Awareness. What is different is the familiarity of the 55-64 age group with civil rights of persons with disabilities. According to the Harris study, barely eight percent of these persons said they

were "very familiar" with Section 504. One in four (24%) said they were "somewhat familiar" with this statute, which has been called "the civil rights act for disabled people". By contrast, 31% said they were "not too familiar" and 36% said they were "not at all familiar" with Section 504.

In part because of their lack of awareness of the disability rights movement, just 45% of disabled 55-64 year-olds believe that disabled persons constitute a minority group such as blacks and women are. That is lower than the 54% of 16-34 year-old disabled persons who hold this view.

In fact, as recently as 1960, 81% of all men aged 60-64 were in the labor force. It was 83% as recently as 1970. By 1985, the proportion was down to 62%. Even among 55-64 year-olds, the rate in 1985 was just 68% - and the U.S. Bureau of Labor Statistics expects it to be 64% by 1995.

Disability in the 55-64 Group. Within this country, according to the Harris study, 37% of all disabled persons became disabled after age 55. The 1,000 individuals in Harris' random sample included persons of all ages, not just working age.

Those in the sample who became disabled after reaching age 55 were markedly poorer than were those who were disabled at birth or became disabled by adolescence. While 21% of those with early onset had household incomes (including earnings of others living in the household) between \$15,001 and \$25,000, just 13% of the late onset group did. Eighteen percent or almost as many early-onset disabled persons had incomes in the \$25,001 to \$35,000 range, as against just 9% of the late-onset group. In the \$35,000-and-over income category were just 5% of the late-onset group as compared to 19% of the early-onset segment.

Using Bowe's "theory of thirds" as a framework, we see that just 17.8% of disabled persons aged 55-64 participated in the labor force, according to the 1985 Current Population Survey. That is fewer than one in five. The proportion receiving SSDI or SSI because of disability was a remarkable 59.8% — or six in every ten. A total of 22.4% were neither on payrolls or on aid rolls, or better than one in five.

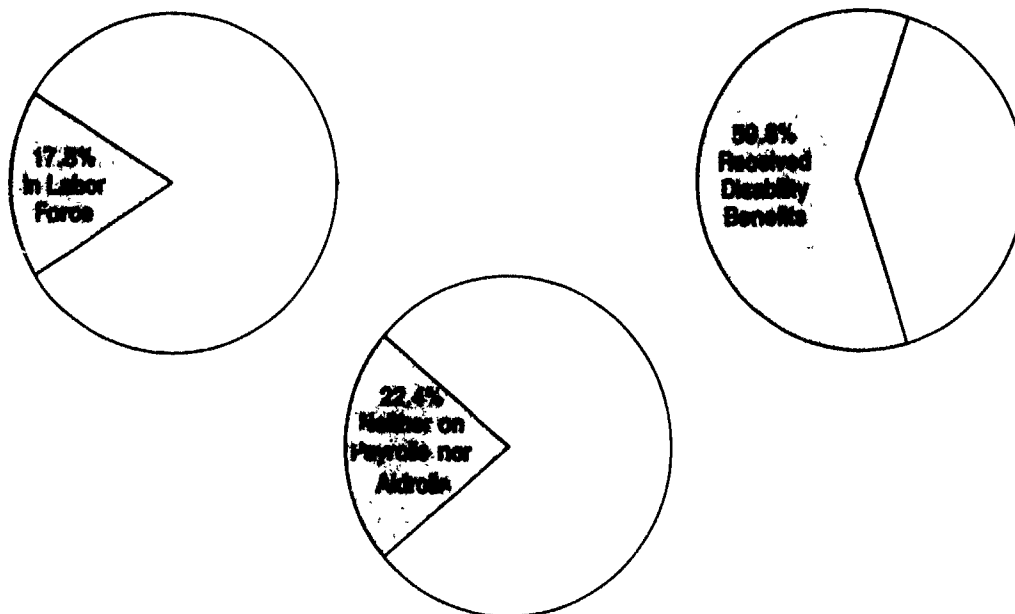
Recommendations

1. The President's Committee believes that far greater attention should be paid to the needs of older disabled persons for jobs. Those in the 55-64 age group comprise four in every ten disabled individuals of working age. Yet, they are receiving less attention than are the 8.3% of disabled persons who are in the 16-24 age range.

2. The Committee believes that disability benefits are not the best options available to people who become disabled in their late 40's and early 50's. At a time when life expectancy for individuals who become 55 has reached the high 70's, we need to look seriously at the employment potential of these "older" workers. One solution that deserves study: helping older disabled people to compete for, and get, the jobs that employers have available but are finding it difficult to fill because there are so few young people just entering the job market.

3. The President's Committee believes that early retirement is an issue that must be faced by disability advocates. We need to consider carefully whether early retirement is a direction in which our country should be moving. While the immediate savings to employers who are

Chart 8: THEORY OF THIRDS - 55-64 GROUP



Disabled persons aged 55-64 tend to be out of the labor force — and six in ten receive benefits because of disability.
 Source: U.S. Bureau of the Census, 1985.

downsizing may be attractive, we believe that companies should be educated to appreciate the longer-term costs. Otherwise, more and more disabled persons in their 50's will be forced to retire early.

4. We need some way to help people who have worked for one employer for many years — as a large bulk of the 55-64 population has — to understand that it is not as easy as most think to get another job. The facts show that when older persons accept early retirement from one company thinking that they can supplement their benefits by working somewhere else, these individuals frequently are bitterly disappointed.

5. The President's Committee is concerned that the popular culture shapes the thinking of older disabled persons in such a way as to make them think retirement is the only option. No one is telling them about their rights under Sections 503 and 504. We need to work with the American Association of Retired Persons and similar groups to get the word out.

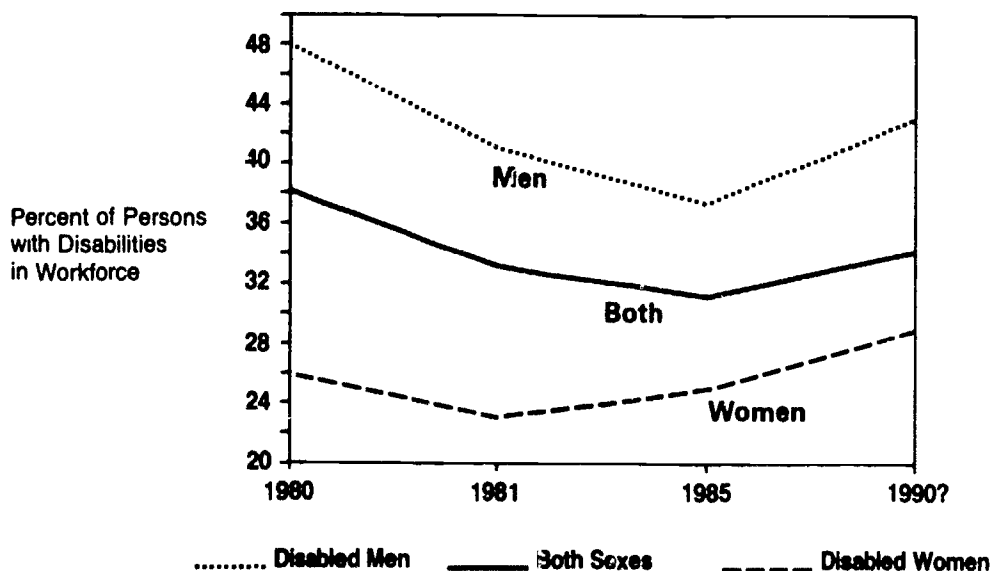
Table 3

Labor Force Participation Rates, by Age Ranges, of Persons with Disabilities, 1985

Age Range	Number Participating	Percent Participating
16-24	417,000	40.6%
25-34	900,000	48.6%
35-44	921,000	42.5%
45-54	749,000	31.1%
55-64	859,000	17.8%

Source: 1985 Current Population Survey, U.S. Bureau of the Census

Chart 9: CAN WE COME BACK?



Labor force participation by disabled persons has been dropped so far in this decade — can we halt and then reverse the trend?

Source: U.S. Bureau of the Census, 1980, 1981, 1985.

NINE: Directions for the Future

As the President's Committee looks to its 40th anniversary in 1987 and beyond, it will be relying heavily upon its thousands of unpaid volunteers, acting through Governor's and Mayor's committees as well as through its committees and task forces to confront the challenges ahead. Even with their help, we must set priorities for action. What follows is a "short list" of goals we believe are important:

- Awakening America to the vast potential of its millions of citizens with disabilities to be independent, self-sufficient individuals. This has long been an objective of the President's Committee - but it is a continuing task, one we must never neglect.
- Enhancing positive attitudes toward acceptance of persons with disabilities remains an urgent need. As President's Committee staff member Mary Jane Owen has noted, disability is something that occurs to people in the normal course of their lives. We accept risks as a part of living full and rewarding lives and should accept disability as a quite normal consequence of taking these risks.
- Just as the women's revolution leaders stressed that improving women's attitudes toward themselves was a *sine qua non* of social change, so too must we help people with disabilities, especially those who become disabled in adulthood and in later years, to see themselves as continuing to be important, powerful, and worthwhile human beings and to seek employment commensurate with their abilities and interests.
- We need to help people with disabilities gain a sense of common identity. As Harlan Hahn, a Professor of Political Science at the University of Southern California, has commented, a political identity as members of a minority group is essential if people with disabilities are to make further progress in civil rights.
- Finally, on this "short list" of goals, we place the need to make employers more aware of the economic and social consequences of their practices in employment. These are the same employers who have hired 30 million women over the past 35 years because they share the view of these women that they could and should, work. A similar "miracle" could follow if employers become convinced that people with disabilities can contribute to their business.

Awakening America to the vast potential of its millions of citizens with disabilities to be independent, self-sufficient individuals.

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