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**Successful Labor Market Transitions for Persons with Disabilities:
Factors Affecting the Probability of Entering and Maintaining Employment**

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Abstract

The employment provisions of the Americans with Disabilities Act of 1990 are designed to increase access to work for persons with disabilities. Although the proportion of persons with disabilities who are employed differs depending on the definition of disability used in the study, in every study it is a small fraction of the proportion among persons without disabilities.

This paper uses data from the Annual March Supplement to the Current Population Survey (CPS) to provide contemporary estimates of employment rates among persons with disabilities, to estimate the fraction of such persons who did not work in the year prior to the survey but were able to enter jobs, to estimate the fraction of those who worked in the year prior to survey but who left jobs, to describe the characteristics of the persons with disabilities who were able to enter jobs and the characteristics of such persons and of their work who were able to maintain the jobs they held, and to analyze the factors affecting the probability that persons with disabilities will be able to enter new jobs or maintain the ones they hold.

Given the definition of disability in the CPS, persons with disabilities continue to have employment rates less than a third that of persons without disabilities. Only two percent of persons with disabilities who are not working enter jobs, while about forty percent who held jobs leave them in any one year. Differences in the characteristics of persons with and without disabilities account for a substantial fraction of the difference in overall employment rates and for some of the difference in the rate at which individuals leave jobs, but have almost no effect on the rate at which they enter jobs. Age appears to be the strongest determinant among the factors affecting the probability that persons with disabilities will enter jobs, with those 18-24 having more than six times the rate of job entrance of those 55-64. Several characteristics of work affect the probability that persons with disabilities will maintain jobs, including the specific occupation, shorter hours of work, and working in small firms, but the strongest determinant was the industry of the individual.

The results of these analyses indicate that it is essential to get persons with disabilities into employment at an early age, but that the probability of their maintaining jobs, although still relatively low, is nevertheless greater than the probability of their entering jobs. Furthermore, the characteristics of the jobs held by persons with disabilities have a profound effect on the probability that they will be able to maintain employment. In particular, industries with growth potential substantially improve the probability of maintaining employment relative to declining sectors of the economy. Helping persons with disabilities "hitch a ride" in high growth sectors should be an essential part of strategies to improve their employment situation.

Introduction

Models of the process by which a medical condition or impairment results in disability reflect much more than arcane academic debate. Disability models organize how we as a society deal with individuals with physical or mental conditions or impairments through the provision of services, redistribution of income, and regulation of the marketplace (Stone, 1984; Berkowitz, 1987; Pope and Tarlov, 1991). U.S. disability policy is in the process of shifting from an absolutist medical model to a contextual one (Pope and Tarlov, 1991; Brandt and Pope, in press). The medical model asserts that an individual is disabled, that is unable to do activities expected of the individual, by the presence of a medical condition or impairment of a given level of severity (AMA, 1958). In turn, having such a condition initiates the provision of medical and rehabilitation services and sanctions the withdrawal from activities and the awarding of disability benefits (Berkowitz, 1987).

In the medical model, the onset of a severe medical condition places the individual in the presumptive position of being disabled and in the passive position of having medical and legal authorities decide whether one's disability is sufficiently severe to legitimate a call on disability services and benefits.

The medical model has been supplanted by the contextual one on empirical, conceptual, and political grounds. Analysis of micro-level data indicate that medical factors, including the severity of the underlying pathology or impairment, correlate weakly with capacity to function as well as actual functioning (Berkowitz, Johnson, and Murphy, 1976; Nagi, 1976; Yelin, et al., 1980). Instead, the probability of disability would appear to be determined to a greater extent by the human capital of the individual, by the extent and nature of social support, and by the incentive systems inherent in public policy that assume that medical conditions are equivalent to disability or, in the case of employment, force individuals to choose between work and health insurance benefits (Berkowitz, 1987).

Analysis of macro phenomena suggest that changes in the incidence and prevalence of disability occur far too quickly to be explained by changes in the prevalence of medical conditions or by the aging of the population. Instead, changes in the prevalence of disability would appear to be determined by the economic cycle and by diagnostic fashion (Yelin, 1992).

As a result of the weak empirical connection between the presence of medical conditions and impairments and functioning, researchers have reconceptualized disability as a mismatch between the characteristics an individual brings to activities and the environmental constraints and accommodations faced by the individual (Brands and Pope, in press). In this view, disability only occurs when the mismatch occurs; no medical condition or impairment is inherently "disabling". The contextual model of disability places a person with a potentially disabling condition in a more activist stance both because the presence of the condition no longer relegates the individual to a role someone else ascribes and because the individual's success in securing accommodations will largely determine whether disability results from the condition (Brands and Pope, in press). Thus, the empirical evidence supports the notion that disability is contextual, and the activist position for persons with potentially disabling conditions the contextual model requires is consistent with the political tenets of the disability rights movement (Scotch, 1984; Scotch, 1989; Zola, 1989).

The contextual model of disability would appear to be especially relevant to labor market analyses. The proportion of persons with disabilities in the labor force has shifted substantially over rather short periods of time, apparently in concert with major

trends in labor force participation rather than with the prevalence of potentially disabling conditions (Yelin, 1992; Stapleton, et al., 1994). These major trends include a decrease in labor force participation among men, particularly older and non-white men, and an increase among women, particularly younger and white women (Yelin and Katz, 1994a). The fate of persons with disabilities is also tied to the transformation of the economy from one based on the production and distribution of manufactured goods to one based on services. Women with disabilities have benefited from the expansion of service sector employment, while men with disabilities have experienced a disproportionate share of the decline in manufacturing jobs (Yelin, 1992). Similarly, persons with disabilities have sustained a disproportionate share of the growth in part-time employment, particularly involuntary part-time employment (Yelin and Katz, 1994b). The analyses of the impact of the labor market on persons with disabilities are consistent with the notion that disability, like race, gender, and age, places an individual at the end of the labor market queue, able to enter the labor market when opportunities abound forced to leave it when the demand for labor slackens. Indeed, there is evidence that disability interacts with race, gender, and age to reduce the labor force participation rate more than would be expected on the basis of these characteristics alone (Trupin, et al., 1997).

In a paper written for NIDRR and the Social Security Administration last year (Yelin, 1996), we explored the extent to which the labor market and the demographic and social background of the individual delimit labor force participation among persons with disabilities. In the present paper, we update some of the analyses from the latter paper through 1996 in a summary fashion, but focus, instead, on the characteristics of persons with disabilities and of labor markets which are associated with labor market success -- defined as entering new jobs or maintaining old ones -- among such persons. As the results indicate, the probability of entering jobs is relatively low among persons with disabilities, suggesting that maintaining employment among those already employed is likely to be a more certain route to success. On the other hand, since a majority of persons with disabilities are not employed at any one time, to improve the employment prospects of this group it will be necessary to increase the proportion able to enter the labor market radically.

In the initial descriptive set of analyses in the present paper, the goal is to pinpoint occupations, industries, and demographic and regional characteristics of those persons with disabilities who are able to enter or maintain jobs and then to compare these characteristics to those of persons without disabilities who also experience labor market success. Subsequently, we estimate the impact of individual demographic and work characteristics that substantially increase the probability of entering or maintaining jobs among persons with and without disabilities. For both the descriptive and analytic estimations, we compare the results for persons with and without disabilities on an informal basis, in the former case to show how the jobs persons with disabilities enter and maintain differ from those without disabilities, in the latter to highlight differences in the factors that affect entering and remaining in the labor market between the two groups.

Methods

The data source for the analyses reported here is the annual March Supplement to the monthly Current Population Survey (CPS) for the years 1993 through 1996. The CPS is the principal venue for the estimation of the monthly national employment statistics; the annual March Supplement provides information on labor force participation in the entire year prior to survey, including occupation, industry, weeks of work per year and hours of work per week. In addition, the Supplement includes extensive information on the demographic characteristics of the respondents and their families, the geographic areas in which they reside, and the earnings and income of each family member by source (U.S. Bureau of the Census, 1993).

In each year, the CPS contains information about approximately 57,000 households with about 112,000 individuals aged 15 and older, as well as 33,500 children. The analyses reported here are limited to the approximately 93,000 individuals of working ages -- 18 through 64 -- in each year of the CPS.

In the CPS, disability is defined by the response to questions which ask the respondents whether they have health limitations that prevent work or limit the amount or kind of

work. This is a fairly severe definition of disability, and, thus, relatively small proportions of the respondents (fewer than eight percent) meet the definition in any one year. To increase the statistical power of the descriptive and analytic estimations among the subsample with disabilities, we have therefore merged the four years of the CPS.

Analyses

In the initial set of analyses, we provide estimates for 1993 through 1996 of the number and percentage of persons with and without disabilities who were not employed during the entire year prior to survey, but who were working when interviewed (a measure of those entering jobs); of the number and percentage of such persons who were employed at some point during the year prior to survey but were not working when interviewed (a measure of those leaving jobs); and of the number and percentage employed regardless of prior year status. These estimations are based on bivariate cross-tabulations. In order to determine the extent to which the employment situation of persons with disabilities is due to the disability or to other characteristics, we then use logistic regression to calculate an adjusted probability of entering jobs, leaving jobs, and of being employed after taking into account disability status, demographic and regional characteristics of the CPS respondents, and, where appropriate, the characteristics of their work in the prior year.

In the next series of analyses, we use cross-tabulations to compare the demographic characteristics of persons with disabilities with and without job entrances and with and without job exits. Subsequently, we use cross-tabulations to compare the demographic and work characteristics of persons with and without disabilities entering and maintaining jobs. In the final set of analyses, we use logistic regression to estimate the factors affecting the ability of persons with disabilities to enter and maintain employment. A parallel, albeit separate set of estimations was conducted on a data partition including only persons without disabilities.

In the multivariate regressions, the demographic characteristics include age (indicator variables for 18-24, 25-34, 35-44, 45-54, with 55-64 as the referent), gender, white vs. non-white race, Hispanic vs. non-Hispanic status, marital status (indicator variables for being currently married and widowed, separated, or divorced, with never married as the referent), type of household (living in a household with a male head or female head, with both a male and female adult present as the referent), education (indicator variables for less than high school, high school graduate, some college, college graduate, with graduate school or more as the referent), Census region of the country (indicator variables for Midwest, South, or West, with Northeast as referent), and type of residential environment (indicator variables for suburb, rural area, or small city, with central city as the referent).

In the regressions estimating the probability of maintaining jobs, the following work characteristics were included: occupation (indicator variables for technical or sales, administrative, service, crafts, operatives, transportation, and laborers, with executive/professional occupations as the referent), industries (indicator variables for agriculture-mining-construction; manufacturing; transportation, communication, and utilities; wholesale and retail trades; finance, insurance, and real estate; services, and government; with professional services as the referent), size of firm (indicator variables for fewer than 10 workers, 11-24, 25-99, 100-499, 500-999, with greater than a 1,000 as the referent); hours of work in the typical week; whether the employer offers health insurance; and whether the employer or union offers and/or the employee utilizes a pension plan; the personal earnings of the respondent (in \$10,000s); the personal earnings of the remainder of the household's members (in \$10,000s), and the total of all forms of income other than earnings within the household (also in \$10,000).

Each of the regressions also included indicator variables for the year in which the data were collected, with 1993 serving as the referent.

Limitations

Many labor market analysts use the Current Population Survey because of its geographic coverage and because the sample size is sufficiently large to allow statistically robust estimations among relatively small population subgroups, especially when, as is the case for the analyses reported here, multiple years are merged.

However, the basic design of the CPS limits the kinds of labor market analyses that may be performed and, more importantly for the present paper, the definition of disability is inconsistent with contemporary notions of the disability process. As to the former point, when individuals are interviewed for the March Supplement, they report whether they worked at any point in the year prior to survey and whether they worked in the past two weeks. Since the probability of employment in an entire year is much higher than the probability in any two-week period, the number of persons appearing to leave work will appear higher than the number entering jobs as an artifact of the sampling design. In addition, no information is available on the two-month period between the end of the prior year and the time of interview of the March Supplement. Because of this gap, the analyst is forced to infer transitions into and out of employment. Finally, in 1994, the CPS changed the questions used to establish labor force participation rates (Polivka and Rothgeb, 1993), rendering precise comparisons of employment status prior to and after that date impossible.

As to the latter point, the Americans with Disabilities Act of 1990, reflecting the notion that disability results when there is a mismatch between the individual's functional capacity and environmental accommodations, mandates reasonable accommodation to physical and mental impairment (Jones, 1991). In the CPS, respondents merely report whether they have health limitations which prevent or limit the amount or kind of work; they are not asked to report work capacity in the presence or absence of accommodations. Accordingly, the estimate of the prevalence of disability and the estimate of employment among persons with disabilities do not indicate work capacity under the assumption of strict enforcement of the employment provisions of the ADA.

Results

Table 1 presents the tabulations of the number and percent of persons with and without disabilities who entered jobs, left jobs, and were currently employed in the years 1993 through 1996. The first set of the results indicate that the number of persons with disabilities who entered jobs, that is the number who had not worked in the year prior to survey and were working as of the interview for the March Supplement to the CPS, is small -- varying between 117,000 and 170,000 a year after the changes in the CPS were implemented in 1994. This represents approximately two percent of all persons with disabilities who had not worked in the year prior to survey. Persons with disabilities were only about a fifth as likely to enter jobs in any one year as those without disabilities.

The second set of results in Table 1 indicates that about forty percent of persons with disabilities who had worked in the prior year had left work by the time of the March Supplement interviews for 1994 through 1996 (the percentage was slightly higher in 1993, probably reflecting both the labor market questions used in the CPS through that year and the economic climate in the nation at that time). Persons with disabilities were more than three times as likely to leave jobs as those without disabilities during the period 1994 through 1996. All told, in excess of 1.7 million persons with disabilities in each March Supplement reported having worked in the year prior to survey and not being employed as of the interview date.

Net of the flows into and out of employment, at any one time only slightly more than a fifth of persons with disabilities of working ages reported being employed in each year (third set of results in Table 1). In 1996, this represented about 2.8 million persons. In contrast, three quarters of persons without disabilities were employed as of that year. Thus, persons with disabilities are only about thirty percent as likely to be employed as those without, and the labor market is numerically dominated by persons without disabilities, of whom in excess of 111 million were working in 1996.

There is an extensive literature documenting factors other than disability which affect the probability of labor force participation. Table 2 presents estimates of the magnitude of the gap between persons with and without disabilities in the proportion who enter and leave jobs and are employed at any one time that remains after statistical adjustment for many of these factors. Recall from Table 1 that, on an unadjusted basis, persons with disabilities were about 20 percent as likely as those without disabilities to enter jobs in any one year. Statistical adjustment had little effect on the proportion of persons with and without disabilities entering jobs (first set of columns in Table 2), suggesting that it is disability itself rather than the demographic characteristics of persons with disabilities

that accounts for most of the difference in the rate of job entry.

On the other hand, statistical adjustment for demographic and work characteristics substantially reduced differences between persons with and without disabilities in the proportion of each group who had worked in the year prior to survey and were not working as of the date of the March Supplement interview (second set of columns in Table 2). Thus, on an unadjusted basis, persons with disabilities were more than three times as likely to leave jobs as those without during 1994 through 1996 (Table 1). After adjustment, they were about 2.3 times as likely to stop working in those years (adjustment also reduced the gap in 1993, prior to the change in the CPS labor force participation items).

In the third and fourth set of columns in Table 2, we present estimates of the proportion of persons with and without disabilities who reported being employed as of the March Supplement interviews in 1993 through 1996, adjusted for demographic and work characteristics alone (third set of columns) and for demographic and work characteristics and prior year employment status. Adjustment for demographic and work characteristics alone reduced the difference in employment rates between persons with and without disabilities substantially. Recall from Table 1 that persons with disabilities were about 22 percent as likely to be employed as persons without disabilities for each of the years 1994 through 1996; after adjustment for demographic and work characteristics, persons with disabilities were between 35 and 36 percent as likely to be employed. However, adjustment for prior year work status in addition to demographic and work characteristics had a stronger effect than demographic and work characteristics alone, increasing the ratio of employment rates among persons with and without disabilities from about 35 percent (Table 1) to between 67 and 68 percent (Table 2, fourth set of columns) for the period 1994 through 1996. Thus, part of the gap in employment in any one year is due to demographic and work characteristics, but far more is due to prior year work status. The findings about the importance of demographic and work characteristics and the findings about the importance of prior year work status are consistent with those in the literature concerning employment among persons with disabilities associated with specific conditions (Yelin, et al., 1987; Reisine, et al., 1989; Murphy, 1991; Blanc, et al., 1993) and with a wide range of conditions (Trupin, et al., in press). That prior year work status affects current year employment status so strongly suggests the importance of helping persons with disabilities gain initial entry to employment; the low rate of job entry, even after adjustment for demographic characteristics, testifies to the difficulty of achieving this goal.

There is an extensive literature documenting the strong association between low social class, whether measured by income, occupation, or education, and poor health status (Wilkinson, 1996; Adler and Matthews, 1994). The relationship between social class and disability status has also been well documented (Berkowitz, et al., 1976; Levitan and Taggart, 1977; LaPlante and Carlsen, 1996). Finally, researchers have also established that persons with such characteristics as low levels of education -- regardless of disability status -- are less likely to succeed in the labor force than those from higher social classes (Jencks, et al., 1988) and that persons with disabilities are more likely to have the characteristics that reduce labor force participation (Yelin, 1996). It is not surprising, therefore, that differences between persons with and without disabilities in demographic and work characteristics should account for part of the difference in employment between the two groups.

Description of Demographic Characteristics of Persons with Disabilities with Job Entrances and Exits

Although there has been considerable research on the impact of differences between persons with and without disabilities on their relative labor market success, there has not been much research on the distribution of demographic characteristics among persons with disabilities experiencing job entrances and exits; Table 3 tabulates such information. The analyses underlying Table 3 are based on a file that merges the 1993 through 1996 CPS. Owing to the large sample size of the merged file, most of the relationships in the table reach the traditional criterion for statistical significance ($p < .05$). We are therefore forced to judge differences in probability of job entrances and exits and current employment status among demographic groups in qualitative terms.

Among all persons with disabilities who had not worked in the year prior to survey, women and non-whites were under-represented among with those job entrances (first set of columns in Table 3). Older workers, those with lower levels of education, and those living in central cities were also under-represented among those with job entrances (in contrast, younger workers, those with at least some college, and those living in rural areas were over-represented among those with job entrances). On the other hand, the proportion of those in the three marital statuses was similar among those with and without job entrances. Surprisingly, the proportion in each percentile ranking of household earnings and each level of the family poverty status variable was also similar among those with and without such entrances (the latter relationships were not statistically significant). Overall, those with labor market liabilities for reasons other than disability -- age, race, residence in a central city -- were under-represented among those with job entrances.

Among persons with disabilities who had worked in the year prior to survey, women and non-whites were slightly over-represented among those with job exits (second set of columns in Table 3), as were both the youngest (18-24) and oldest (55-64) age groups, and those with less than a high school education. Persons with disabilities with household earnings in the lowest decile, and those with incomes below 149 percent of the poverty line were also over-represented among those leaving jobs, suggesting both that those who could least afford to leave work were over-represented among those who did while those with more resources at their disposal were, paradoxically, over-represented among those able to remain on the job.

In addition to indicating how persons with disabilities with and without job entrances and job exits differed in demographic characteristics, the information in Table 3 shows the characteristics associated with two kinds of labor market success -- being able to enter jobs and being able to avoid job exits. Not surprisingly, the majority of job entrances occurred among persons with disabilities between the ages of 25 and 54 and with at least a high school education. However, some such persons who were 55-64 and some with less than a high school education entered jobs, indicating that there are no groups for whom job entry is unprecedented. In a similar vein, no group of workers with disabilities was immune from job exits, and some from all demographic backgrounds were able to avoid job exits. Thus, while there are strong demographic gradients in job exits and entrances, successful labor market transitions are not precluded for any group.

Comparison of Demographic and Work Characteristics of Persons with and without Disabilities Entering, Leaving, and Maintaining Jobs

In Table 4, we compare the demographic characteristics of persons with and without disabilities who are job entrants: the demographic characteristics of the two groups of job entrants are substantially different. Compared to those without disabilities, smaller proportions of job entrants with disabilities are women, non-whites, and 18-24 years of age, greater proportions are between 55 and 64 and have less than a high school education, and a smaller proportion has finished college. Job entrants with disabilities are also more likely to live in the South and in rural areas, and are less likely to live in the Northeast and West and in central cities. In the nation as a whole, almost sixty percent of job entrants are under age 34 and female and about a quarter are non-white (column labeled "Total" in Table 4). Among job entrants with disabilities, fewer than 40 percent are under age 34, fewer than half are women, and fewer than 20 percent are nonwhites. Elsewhere we have shown that age, gender, race, and disability status combine to impede the labor market success of persons with disabilities (Trupin, et al., 1997). The relatively small proportion of entrants with disabilities who are women, younger workers, and non-whites may reflect the joint impact of these characteristics and the disability. At the very least, the results indicate that persons with disabilities ages 18-24 may not gaining a foothold in the labor market to the same extent as persons without disabilities, a fact that will limit their work experience compared to persons without disabilities in the short-term and may limit their career advancement in the years to come.

The work characteristics of job entrants with and without disabilities also differ substantially (Table 5). Smaller proportions of job entrants with disabilities are in executive/professional, technical/sales, and administrative occupations; on the other hand, larger proportions of such persons are craft workers, operatives, transportation

workers, and laborers. The distribution of occupations among job entrants with disabilities is troubling, because such persons are under-represented in such fast growing, high wage occupations as executives and professionals, while being over-represented in such slow growth, low wage occupations as laborers. In a similar vein, smaller proportions of job entrants with disabilities are in such high wage, fast growth industries as finance, insurance, and real estate and professional services, while larger proportions are in the agricultural, mining, and construction and services industries.

Job entrants with disabilities are slightly less likely to find work in the private and government sectors of the economy than entrants without disabilities. However, they are almost twice as likely to gain job entry by being self-employed. It would be prudent to determine if job entry through self-employment is made by choice, or is a route taken after a search for employment in the private and government sectors proves unsuccessful; unfortunately, the data in the CPS do not allow for such an analysis. In addition to differences in occupation, industry, and sector, job entrants with disabilities are only two-thirds as likely to work full-time than those without disabilities and, reflecting this, they work five fewer hours per week on average.

It would be expected that job entrants would have relatively low earnings; they are by definition without as much experience and tenure as other workers. However, job entrants with disabilities would appear to have even a lower earnings distribution than entrants without disabilities. Thus, over half of entrants with disabilities have earnings in the lowest decile, more than two-thirds have earnings in the lowest two deciles, and none have earnings in the top two deciles. In contrast, only slightly more than a third of job entrants without disabilities report earnings in the lowest decile and a greater proportion such persons report earnings between the 11th and 90th percentiles.

Table 6 shows the demographic characteristics of persons with and without disabilities who were working in the year prior to survey, stratified by whether they had left work or maintained jobs as of the March Supplement interview. Among those leaving jobs (first set of columns), the gender and race distribution of persons with and without disabilities did not differ substantially. Similarly, persons with and without disabilities who left jobs did not differ appreciably in the regions of the country in which they lived or in whether they lived in central cities, suburbs, small cities, or rural areas. However, a much higher proportion of persons with disabilities who left jobs were 35 years of age or older than among persons without disabilities (69.4 vs. 43.5 percent), and almost twice the proportion were 55-64 (21.0 vs. 11.0 percent). In addition, a much higher proportion of persons with disabilities who left jobs had less than a high school education (26.1 vs. 18.1 percent), and a much smaller proportion had at least some college (35.2 vs. 48.5 percent). That higher proportions of persons with disabilities who left jobs were older workers and had low levels of education suggests that such persons were more likely than persons without disabilities to be leaving jobs involuntarily (Yelin and Katz, 1994a) and, given the presence of these characteristics which are associated with low rates of job entry, they may be less likely to find work in the future.

Compared to persons without disabilities, persons with disabilities who maintained jobs (second set of columns in Table 6) included a disproportionately large percentage of persons 45 years of age or older (44.1 vs. 23.3 percent) and a disproportionately large percentage with less than a high school education (17.7 vs. 11.1 percent). Persons with disabilities who maintained jobs were less likely than such persons without disabilities to be currently married, and more likely to be widowed, separated, or divorced (the latter no doubt the result, at least in part, of age). Persons with and without disabilities who maintained jobs were remarkably similar in their gender, race, and regional distributions, as well as in the proportion in central cities, suburbs, small cities, and rural areas.

Table 7 provides information on the work characteristics in the year prior to survey of persons with and without disabilities leaving and maintaining jobs. Among those leaving employment, persons with and without disabilities did not differ systematically in work characteristics, including the mix of occupations and industries, the sector of the economy, the proportion holding part-time jobs, the size of the firm, and the proportion with a pension plan provided by an employer or union. Persons with disabilities leaving jobs were slightly more likely than those without disabilities to have had health insurance through their prior year jobs and to have personal earnings in the lowest decile (34.4 vs. 29.7 percent).

There were more substantial differences in the work characteristics of persons with and without disabilities maintaining jobs than among those leaving them (second column of Table 7). Persons with disabilities who maintained jobs were much less likely to have reported being in executive or professional positions and were much more likely to have reported being in service occupations in the year prior to survey. Of note, they were more than twice as likely to have had part-time employment, and were more likely to be in firms of fewer than ten employees and slightly less likely to be in firms of more than a thousand. Persons with disabilities who maintained jobs were much less likely to have had employer or union provided health insurance and pension plans than such persons without disabilities, and they were much more likely to have personal earnings in the bottom two deciles (35.8 vs. 14.1 percent). Thus, the characteristics of the jobs of persons with disabilities who continued to work were different on most parameters than those of persons without disabilities who did so, while the characteristics of the jobs of persons with and without disabilities who left work were similar. Having described the demographic and work characteristics of persons with and without disabilities who entered, left, and maintained jobs, we turn now to an analysis of the relative impact of these characteristics on the probability of entering and maintaining jobs. The analysis is conducted separately for persons with and without disabilities to highlight the differential impact of the characteristics on the two groups.

Probability of Entering and Leaving Jobs

In Tables 8 through 13, we present the results of the multivariate regressions estimating the impact of demographic and work characteristics on the probability of entering or maintaining jobs, two definitions of success in the labor market. In each of the tables, we present the probability of entering (or maintaining) jobs for each category of each demographic or work characteristic after adjustment for the remaining characteristics in the model. In addition, we show the ratio of the probability of entering (or maintaining) jobs across categories of each characteristic; this is a measure of relative risk. For those characteristics for which there are more than two categories, for example education levels, we show the relative risk for the lowest and highest levels.

Table 8 highlights differences by demographic characteristics in the probability of job entrance *among persons with disabilities*. Differences between men and women and between Hispanics and non-Hispanics with disabilities in the probability of job entrance did not reach traditional levels of statistical significance, although men were slightly more likely than women and non-Hispanics slightly more likely than Hispanics to enter jobs. Surprisingly, the probability of job entrance did not differ significantly from the reference education category -- graduate education -- for persons in all but one education level, those with some college. However, whites with disabilities were 43 percent more likely to enter jobs than their non-white counterparts (a difference that is statistically significant), and age was significantly and monotonically related to the probability of job entrance. Persons with disabilities 18-24 were 6.5 times more likely to enter jobs than those in the reference category, such persons 55-64 years of age. Thus, the strongest demographic gradients in the probability of job entrance among persons with disabilities were due to age and race.

Owing to the large sample size of *persons without disabilities* in the CPS, relatively small gradients in the probability of job entrance reached statistical significance (Table 9). For example, whites without disabilities were only 1.15 times more likely than their non-white counterparts and non-Hispanics without disabilities were only 1.16 times more likely than Hispanics without disabilities to enter jobs, yet both relationships were statistically significant. However, the issue of statistical significance aside, there were strong gender, age, and educational gradients in the probability of job entrance among persons without disabilities, with men being almost twice as likely to enter jobs as women, those 18-24 years of age more than four times as likely to do so as persons 55-64, and persons with less than a high school education having only about half the probability of job entrance as those with at least some graduate school. Recall from Table 8 that the probability of job entrance peaked among persons with disabilities who had attended some college, then declined. Among persons without disabilities there was clear break in the probability of job entrance between those who completed less than high school versus those with at least a high school education.

In Table 10, we report the impact of demographic characteristics on the probability of maintaining jobs *among persons with disabilities*. From the results, it is apparent that

men with disabilities were slightly more likely to maintain jobs than such women and that whites were slightly more likely to do so than non-whites (both relationships, though weak, were statistically significant). Similarly, neither age nor educational level had a strong impact on the probability of maintaining jobs. Thus, the probability of maintaining jobs rose from just over 52 percent among those 18-94 to just under 60 percent among those 35-44 and 45-54, before declining to about 52 percent among persons with disabilities ages 55-64, while the probability increased from slightly more than -2 percent among those with less than a high school education to just over 60 percent among those who graduated from college, before declining to 55 percent among those with at least some graduate school.

Demographic gradients in the probability of maintaining employment were even smaller *among persons without disabilities* (Table 11) than among persons with them. Thus, among persons without disabilities men and women, whites and non-whites, Hispanics and non-Hispanics, and persons with various levels of education experienced nearly identical probabilities of maintaining jobs. Persons without disabilities ages 18-24 and 55-64 were less likely to maintain jobs than those in the middle age ranges, but, as among persons with disabilities, the impact of age on the probability of maintaining jobs was relatively slight.

The labor market literature provides evidence of strong demographic gradients in labor force participation rates; there is also evidence of strong gradients in such rates among persons with disabilities (Yelin and Katz, 1994b). The results in Tables 8 through 11, however, suggest that, although several demographic characteristics do matter in determining the probability of entering and maintaining jobs for both persons with and without disabilities, the impacts are not as strong as in determining overall labor force participation rates.

In Tables 12 and 13, we evaluate the impact of work characteristics on the probability of maintaining jobs among persons with and without disabilities, respectively. Among persons with disabilities (Table 12), there were differences by occupation in the probability of maintaining jobs, but the pattern of impacts was not systematic. Occupations with a relatively low probability of maintaining jobs included such disparate ones as operatives (the backbone of manufacturing) and executive/professionals, while occupations with a relatively high probability of maintaining employment ran the gamut from administrative to transportation positions.

Differences among industries in the probability that persons with disabilities would maintain jobs reflect both the kind of work being done and the relative change in share of employment. The extractive (agriculture, mining, and construction) and goods producing (manufacturing, and transportation, communications, and utilities) sectors had relatively low rates of job maintenance, while the wholesale/retail, service, and professional services industries had relatively high rates. The latter have been experiencing rapid growth, while the former have had a declining share of employment, suggesting that the success of an industry may affect the probability of maintaining employment among persons with disabilities. Interestingly, rates of job maintenance among persons with disabilities in government were not as high as in several other industries. Owing to Section 504 of the Rehabilitation Act which banned discrimination in employment for persons with disabilities within government (and its contractors) considerably in advance of the passage of the Americans with Disabilities Act, one might expect that the probability of maintaining employment would be higher in this sector.

In addition to differences by occupation and industry in the probability of maintaining jobs among persons with disabilities, we evaluated several other aspects of work. Those working 20 as opposed to 40 hours per week were slightly more likely to continue working. Persons with disabilities in firms of fewer than 10 workers were 1.31 times as likely to maintain jobs as those in firms of more than a thousand workers. In addition, there were slight, albeit significant effects, of having health insurance through one's employer (or union) and of having and utilizing a pension plan. Perhaps reflecting the kinds of jobs with low pay, perhaps reflecting a disincentive to work, persons with disabilities with earnings in the bottom decile were only about 60 percent as likely to maintain jobs as such persons with earnings in the 90th percentile. Interestingly, the earnings of the remainder of the household's members had almost no effect on the probability of maintaining jobs (those in the tenth percentile were 96 percent as likely as

those in the ninetieth) nor did the amount of household income other than earnings (those in the tenth percentile were 1.11 times as likely to maintain jobs).

Occupational and industrial differences in the probability of maintaining jobs were smaller among persons without disabilities (Table 13) than among those with (Table 12). Among persons without disabilities, those in the occupation with the lowest probability of maintaining employment -- laborers -- were 96 percent as likely to continue working as those in the highest -- administrative workers. Similarly, whereas among persons with disabilities those in the occupation with the lowest probability of maintaining jobs were only 71 percent as likely to do so as those in the highest, among persons without disability the analogous ratio was .90. Among persons without disabilities, there were only small differences in the probability of maintaining jobs among persons without disabilities by usual hours of work, number of employees in the firm, and health insurance and pension status. The probability of maintaining jobs among persons without disabilities with individual earnings at the tenth percentile was only 81 percent of that among those with individual earnings in the ninetieth, although the difference was smaller than among persons with disabilities among whom those in the tenth percentile of earnings were only 59 percent as likely to maintain employment. Similar to persons with disabilities, there were only slight differences among persons without disabilities in the probability of maintaining jobs as a function of differences in earnings of the remaining household members and in total household income other than earnings.

One method that has been suggested to assist persons with disabilities maintain jobs is to retrain them for occupations that they have the functional capacity to perform and that will position them well in the contemporary economy. An additional strategy is to pinpoint growth industries which may have a greater need for workers, including those with disabilities. To evaluate these strategies, we estimated models which included a core of demographic factors, with industries alone, with occupations alone, and with both (results not in tables). We found that the addition of either industries and occupations to the regression with demographic factors alone increased the explanatory power of the models. However, the increment associated with the addition of industries was greater, suggesting that the strategy of hitching a ride on successful industries may improve the probability of job maintenance to a greater extent. Of course, retraining for specific occupations and then focusing on industries with the greatest growth potential may make the most sense, since the model with both occupations and industries performed better than the models with either set of variables alone.

Interestingly, when we estimated models of the probability of job maintenance among persons without disabilities, the increment in explanatory power associated with occupations was greater than that associated with industries, exactly the opposite of the situation among persons with disabilities. This suggests the hypothesis that persons without disabilities are not as dependent on the industry to maintain their jobs as persons with disabilities. Armed with their other characteristics, including an occupation, they may be better able to buffer the impact of being in an industry with slow growth potential. Consistent with evidence from other studies showing that persons with disabilities may be part of a contingent labor force more subject to changes in the economic climate than persons without disabilities (Yelin, 1992), the data reported here indicate that it is important that such persons be located in industries destined to have substantial growth. Otherwise, it may not be possible for persons with disabilities to buck the overall trend in which high proportions are forced to leave work.

Summary and Conclusions

The present paper reports the continuation of three disturbing trends: persons with disabilities are much less than likely to be employed at any one time, if unemployed they are much more likely to enter jobs, and if employed they are much less likely to maintain them than persons without disabilities.

We have found that differences between persons with and without disabilities in demographic and work characteristics account for a substantial fraction of the gap in their employment rates, a significant, albeit smaller fraction of the difference in their ability to maintain jobs they already hold, and almost none of the difference in their ability to gain entry to new jobs. The implication of the latter finding is that disability itself, rather than differences in the characteristics of persons with and without

disabilities, probably accounts for the low rate of job entry among persons with disabilities. However, when evaluating characteristics of persons with disabilities that affect the probability of entering jobs, we found that those 18-24 years of age were more six times as likely to enter jobs as those 55-64. One troubling finding is that whites with disabilities 40 percent more likely to enter jobs when unemployed than non-whites, this after taking into account all other differences between the two groups. Thus, race would appear to accentuate problems faced by persons with disabilities (and vice versa). The results with respect to race and age suggest that the equal employment provisions of civil rights legislation must be enforced on the basis of all of an individual's characteristics, rather than partitioning enforcement into separate initiatives on the basis of one characteristic alone. In addition, it would appear that getting persons with disabilities established in jobs at early age is essential, because the probability of obtaining jobs for older workers declines precipitously.

Given the low rate of employment among persons with disabilities (using the CPS definition, such persons are less than a third as likely to be employed), increasing the probability of job entrances must remain the central goal of employment policy. The research reported here provides no easy strategies to accomplish this goal. Other than age and race there were no strong correlates of job entry.

In the short-run, increasing the number of persons with disabilities who maintain jobs is a more attainable goal, not only because the probability of maintaining jobs is far greater than the probability of entering them, but also because a number of work characteristics had a statistically significant impact on the probability of maintaining jobs. These include the individual's occupation and industry and the size of the firm (all of which had a relatively strong impact on the probability of maintaining jobs), as well as the number of work hours, and whether the employer or union provided health insurance and pension plans (both of which had significant, albeit relatively weak effects).

The industries of persons with disabilities profoundly alter the probability of employment, even after taking all other demographic and work characteristics into account. Such high growth employment sectors as professional services and wholesale/retail trade improve the odds of maintaining jobs, while low growth sectors, including agriculture, mining, and construction and manufacturing worsen them. That the industry of persons with disabilities matters has important implications for those currently working because there is evidence that it is easier to switch to new jobs while employed than to gain entrance to any job when unemployed (Yelin and Katz, 1994a), suggesting that it may be prudent for such persons to attempt to move to high growth sectors as soon after onset of a potentially disabling condition as possible. However, it also has implications for those who are not currently employed. Although entry into jobs among persons with disabilities is relatively rare, it is far less so for those under age 35 and for those with at least a high school education. To make sure that job entrances are more than temporary, persons with disabilities must focus their job searches on industries with solid growth potential. Far more than persons without disabilities, the ability of persons with disabilities to maintain employment is tied to the prospects of the industries in which they work. Given low rates of job entry and low overall employment rates at the present time, it is important not to squander any opportunity for job maintenance. Job referrals and enforcement of the equal employment provisions of the Americans with Disabilities Act through the legal system must be focussed on gaining access to the high growth sectors of the economy.

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On-ramp to Employment and Independence
for People with Disabilities

Home: 1997 Meeting: **Materials: Tables From - Successful Labor Market Transitions for Persons with Disabilities: Factors Affecting the Probability of Entering and Maintaining Employment**

Table 1 - No. (in millions) and Percent of Persons Entering Jobs, Leaving Jobs, and Currently Employed, by Disability Status and Year, U.S., 1993-1996

Job Entrants Among Persons Not Working Prior Year					
Year	Persons w. Disabilities		Persons w.o. Disabilities		Ratio
	N	%	N	%	
1993	0.113	1.5	1.621	6.9	.22
1994	0.117	2.0	2.626	11.0	.18
1995	0.157	1.9	2.312	10.1	.19
1996	0.170	2.0	2.289	10.0	.20

Job Leavers Among Persons Working Prior Year					
Year	Persons w. Disabilities		Persons w.o. Disabilities		Ratio
	N	%	N	%	
1993	1.965	45.3	23.345	19.3	2.35
1994	1.869	42.8	17.240	14.1	3.04
1995	1.918	42.2	16.468	13.2	3.20
1996	1.731	39.8	16.578	13.2	3.02

Currently Employed as of Date of Survey					
Year	Persons w. Disabilities		Persons w.o. Disabilities		Ratio
	N	%	N	%	
1993	2.491	21.1	99.155	68.6	.31
1994	2.674	21.0	107.939	73.7	.29
1995	2.784	21.7	110.388	74.8	.29
1996	2.792	22.0	111.549	75.0	.29

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Table 2 - Percent of Persons Entering Jobs, Leaving Jobs, and Currently Employed, after Adjustment for Demographic and Work Characteristics, by Disability Status and Year, U.S., 1993-1996

	Job Entrants Among Persons Not Working Prior Year			Job Leavers Among Persons Working Prior Year		
	Adjusted for Demographic Characteristics			Adjusted for Demographic and Work Characteristics		
	Persons w. Disabilities	Persons w.o. Disabilities		Persons w. Disabilities	Persons w.o. Disabilities	
	%	%	Ratio	%	%	Ratio
1993	1.4	6.7	.21	40.4	19.0	2.13
1994	2.3	10.3	.22	32.7	14.2	2.30
1995	2.1	9.5	.22	31.7	13.6	2.33
1996	2.1	9.4	.22	31.9	13.7	2.33

	Currently Employed as of Date of Survey					
	Adjusted for Demographic and Work Characteristics			Adjusted for Demographic and Work Characteristics, and Prior Year Employment Status		
	Persons w. Disabilities	Persons w.o. Disabilities		Persons w. Disabilities	Persons w.o. Disabilities	
	%	%	Ratio	%	%	Ratio
1993	21.3	68.3	.31	40.3	66.4	.61
1994	25.4	73.0	.35	47.9	71.1	.67
1995	26.4	73.9	.36	48.6	71.6	.68
1996	26.5	74.0	.36	48.7	71.6	.68

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Table 3 Demographic Characteristics of Persons with Disabilities with and without Job Entrances and Job Exits, U.S. Average for 1993-1996

Demographic Characteristic	Among Persons Not Working Prior Year		Among Persons Working Prior Year	
	With Job Entrances	Without Job Entrances	With Job Exits	Without Job Exits
% Female	45.1%	51.0%	49.2%	45.2%
% Non-White	17.9%	25.3%	17.7%	13.3%
Marital Status				
% Currently Married	48.8%	45.0%	51.8%	51.1%
% Widowed, Separated, Divorced	22.2%	29.6%	25.1%	22.5%
% Never Married	29.1%	25.4%	23.2%	26.4%
Age				
18-24	9.8%	4.7%	10.0%	7.8%
25-34	27.2%	12.7%	20.6%	20.7%
35-44	29.3%	21.2%	25.3%	28.5%
45-54	19.6%	25.1%	23.1%	26.0%
55-64	14.1%	36.3%	21.0%	17.0%
Education				
Less than High School	33.4%	43.9%	26.1%	17.7%
High School Graduate	37.8%	35.6%	38.7%	38.8%
Some College	23.6%	14.5%	24.6%	27.0%
College Graduate	4.7%	4.3%	7.2%	10.9%
Graduate School	0.5%	1.8%	3.4%	5.6%
Percentile of Household's Earnings	NS			
1st-10th	35.8%	33.9%	32.5%	21.1%
11th-20th	22.9%	18.5%	13.9%	13.4%
21st-80th	35.0%	42.9%	45.5%	53.7%

81st-90th	3.4%	2.6%	4.5%	6.7%
91st-100th	2.9%	2.1%	3.5%	5.1%
Family's Poverty Status	NS			
Below Poverty Line	39.9%	36.6%	19.7%	11.9%
100-124% of Poverty Line	7.6%	9.3%	6.8%	4.8%
125-149% of Poverty Line	6.8%	7.8%	6.4%	4.9%
Above 150% of Poverty Line	45.6%	46.3%	67.1%	78.5%
Region of Country				
Northeast	19.1%	16.5%	19.0%	16.9%
Midwest	20.9%	23.6%	21.9%	26.0%
South	40.8%	42.9%	35.8%	33.9%
West	19.2%	17.0%	23.2%	23.2%
Place of Residence				
Central City	22.4%	28.8%	24.3%	22.2%
Suburbs	17.3%	15.3%	16.2%	16.6%
Small City	27.5%	29.4%	34.0%	37.6%
Rural	32.8%	26.4%	25.5%	23.6%

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Note: NS indicates no significant difference between those with and without job entrances or exits in the distribution of a variable.

Table 4 - Demographic Characteristics of Job Entrants, by Disability Status, U.S. Average for 1993-1996

Demographic Characteristic	Persons with Disabilities	Persons without Disabilities	Total
% Female	45.1%	59.0%	58.1%
% Non-White	17.9%	24.5%	24.1%
Marital Status			
	48.8%	44.3% ^{NS}	44.6%

% Currently Married			
% Widowed, Separated, Divorced	22.2%	12.3%	13.0%
% Never Married	29.1%	43.4%	42.4%
Age			
18-24	9.8%	33.8%	32.3%
25-34	27.2%	27.5%	27.5%
35-44	29.3%	20.6%	21.2%
45-54	19.6%	11.4%	12.0%
55-64	14.1%	6.7%	7.1%
Education			
Less than High School	33.4%	23.8%	24.4%
High School Graduate	37.8%	36.0%	36.1%
Some College	23.6%	25.3%	25.2%
College Graduate	4.7%	11.5%	11.1%
Graduate School	0.5%	3.5%	3.3%
Region of Country			
Northeast	16.5%	19.2%	19.0%
Midwest	23.6%	18.5%	18.9%
South	42.9%	37.4%	37.8%
West	17.0%	24.9%	24.3%
Place of Residence			
Central City	22.4%	29.6%	29.1%
Suburbs	17.3%	13.9%	14.1%
Small City	27.5%	37.0%	36.4%
Rural	32.8%	19.6%	20.4%

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Note: NS indicates no significant difference between persons with and without disabilities in the distribution of a variable.

Table 5 - Work Characteristics of Job Entrants, by Disability Status, U.S. Average for 1993-1996

Work Characteristic			
	Persons with Disabilities	Persons without Disabilities	Total
Occupation			
Executive/Professional	5.8%	13.9%	13.4%
Technical/Sales	13.8%	14.9%	14.8%
Administrative	11.5%	15.4%	15.2%
Service	27.0%	27.2%	27.2%
Crafts	8.2%	7.8%	7.8%
Operatives	9.3%	7.0%	7.2%
Transportation	5.6%	2.5%	2.7%
Laborers	18.8%	11.4%	11.9%
Industry			
	14.4%	10.4%	10.7%
Agric., Mining, Construction			
Manufacturing	11.0%	11.5%	11.5%
Transportation, Communication, Utilities	5.0%	4.0%	4.1%
Wholesale/Retail	28.1%	27.2%	27.3%
Finance, Insurance, Real Estate	3.4%	4.4%	4.3%
Service	21.1%	17.9%	18.1%
Professional Service	14.4%	22.3%	21.8%
Government	2.7%	2.3%	2.3%
Sector			
	71.3%	79.1%	78.6%
Private			
Government	7.9%	9.2%	1.0%
Self-employed	19.7%	10.5%	11.1%
Working without pay	1.1%	1.1%	1.1%

Unionized Employment	6.8%	6.1% ^{NS}	6.2%
Working Full-time	32.3%	48.8%	47.8%
Hours Per Week	25.9	30.7	30.4
Percentiles of Gross Weekly Earnings			
1-10	51.6%	34.6%	35.7%
11-20	17.1%	23.9%	23.5%
21-80	31.3%	38.7%	38.2%
81-90	0%	1.4%	1.3%
91-100	0%	1.4%	1.3%

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Note: NS indicates no significant difference between persons with and without disabilities in the distribution of a variable.

Table 6 - Demographic Characteristics of Persons Leaving and Maintaining Jobs, by Disability Status, U.S. Average for 1993-1996

Demographic Characteristic	Persons Leaving Jobs		Persons Maintaining Jobs	
	With Disabilities	Without Disabilities	With Disabilities	Without Disabilities
% Female	49.2%	50.9%	45.2%	45.8% ^{NS}
% Non-White	17.7%	17.8% ^{NS}	13.3%	14.5%
Marital Status				
% Currently Married	51.8%	50.2% ^{NS}	51.1%	61.5%
% Widowed, Separated, Divorced	25.1%	12.1%	22.5%	14.2%
% Never Married	23.2%	37.8%	26.4%	24.4% ^{NS}
Age				
18-24	10.0%	30.7%	7.8%	12.7%
25-34	20.6%	25.9%	20.7%	28.0%

35-44	25.3%	20.2%	28.5%	29.2%
45-54	23.1%	12.3%	26.0%	20.5%
55-64	21.0%	11.0%	17.0%	9.6%
Education				
Less than High School	26.1%	18.1%	17.7%	11.1%
High School Graduate	38.7%	33.4%	38.8%	35.2%
Some College	24.6%	31.5%	27.0%	25.6%
College Graduate	7.2%	11.9%	10.9%	18.9%
Graduate School	3.4%	5.1%	5.6%	9.2%
Region of Country				
Northeast	19.0%	19.9%	16.9%	19.5%
Midwest	21.9%	23.4%	26.0%	24.5%
South	35.8%	33.9%	33.9%	34.5%
West	23.3%	22.9%	23.2%	21.5%
Place of Residence				
Central City	24.3%	24.6%	22.2%	23.2%
Suburbs	16.2%	16.5%	16.6%	15.8%
Small City	34.0%	37.7%	37.6%	41.4%
Rural	25.5%	21.2%	23.6%	19.6%

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Note: NS indicates no significant difference between persons with and without disabilities in the distribution of a variable

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Table 7 - Work Characteristics of Persons Leaving and Maintaining Jobs, by Disability Status, U.S. Average for 1993-1996

Work Characteristic	Persons Leaving Jobs		Persons Maintaining Jobs	
	With Disabilities	Without Disabilities	With Disabilities	Without Disabilities
Occupation				
Executive/Professional	14.1%	17.2%	18.7%	28.9%
Technical/Sales	13.2%	15.5%	14.9%	15.3%
Administrative	12.6%	14.1%	15.0%	15.2%
Service	22.1%	18.2%	19.3%	12.8%
Crafts	4.1%	4.0%	3.1%	2.4%
Operatives	11.7%	9.9%	9.7%	11.1%
Transportation	8.4%	6.6%	8.2%	6.4%
Laborers	13.2%	10.5%	10.7%	7.8%
Armed Forces	0.5%	4.0%	0.2%	0.1%
Industry				
Agric., Mining, Construction	12.1%	12.8%	8.3%	8.9%
Manufacturing	14.7%	12.7%	13.7%	17.3%
Transportation, Communication, Utilities	6.8%	5.0%	6.0%	7.2%
Wholesale/Retail	22.1%	24.8%	23.1%	20.0%
Finance, Insurance, Real Estate	3.9%	4.1%	4.4%	6.8%
Service	15.2%	14.2%	15.3%	10.6%
Professional Service	20.4%	19.5%	24.5%	24.3%
Government	4.9%	6.9%	4.7%	5.1%

Sector				
Private	78.3%	77.6%	72.2%	75.0%
Government	13.6%	15.8%	14.7%	15.9%
Self-employed	8.0%	6.4%	12.8%	9.1%
Working without pay	0.2%	0.2%	0.3%	0.1%
Part-Time	33.8%	33.6%	35.2%	15.1%
Number of Employees in Firm				
< 10	24.4%	21.9%	28.6%	19.4%
10-24	9.8%	10.9%	8.6%	9.0%
25-99	11.8%	13.6%	12.6%	13.1%
100-499	12.9%	12.9%	12.5%	14.5%
500-999	5.2%	5.4%	5.1%	6.0%
> 1000	35.9%	35.3%	32.6%	37.9%
Employer or Union Provides Health Insurance	35.6%	29.5%	44.6%	59.6%
Employer or Union Provides Pension Plan	39.4%	40.4% ^{NS}	43.6%	57.1%
Table 7 (continued) Work Characteristics of Persons Leaving and Maintaining Jobs, by Disability Status, U.S. Average for 1993-1996				
	Persons Leaving Jobs		Persons Maintaining Jobs	
Work Characteristic	With Disabilities	Without Disabilities	With Disabilities	Without Disabilities
Percentiles of Personal Earnings				
1-10	34.4%	29.7%	18.0%	5.6%
11-20	20.0%	18.6%	17.8%	8.5%
21-80	39.9%	43.0%	53.1%	63.4%
81-90	3.5%	4.6%	6.3%	11.4%
91-100	2.2%	4.2%	4.9%	11.2%

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Note: NS indicates no significant difference between persons with and without disabilities in the distribution of a variable. **Table 8 - Probability of Job Entrance for Persons with Disabilities, by Selected Demographic Characteristics, with adjustment for Demographic Characteristics, U.S. Average for 1993-1996**

Demographic Characteristic	Persons with Disabilities
Gender	
Male	2.0% ^{NS}
Female	1.8%
Ratio	1.11
Race	
White	2.0%
Non-White	1.4%
Ratio	1.43
Hispanic Status	
Non-Hispanic	2.2% ^{NS}
Hispanic	1.8%
Ratio	1.22
Age	
18-24	5.2%
25-34	4.4%
35-44	2.6%
45-54	1.4%
55-64	0.8%
Ratio of 18-24 to 55-64	6.50
Education	
Less than High School	1.5% ^{NS}
High School Graduate	1.9% ^{NS}

Some College	2.9%
College Graduate	2.5% ^{NS}
<i>Graduate School</i>	1.1%
Ratio of Less than High School to Graduate School	1.36

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Note: Reference category in italics. NS indicates no significant difference in the probability of job entrances between categories of a two category variable or not significantly different from the reference category in a variable with three or more categories.

Table 9 Probability of Job Entrance for Persons without Disabilities, by Selected Demographic Characteristics, with adjustment for Demographic and Work Characteristics, U.S. Average for 1993-1996

Demographic Characteristic	Persons without Disabilities
Gender	
Male	14.1%
Female	7.6%
Ratio	1.86
Race	
White	9.5%
Non-White	8.3%
Ratio	1.15
Hispanic Status	
Non-Hispanic	10.3%
Hispanic	8.9%
Ratio	1.16
Age	
18-24	12.7%

25-34	11.0%
35-44	10.0%
45-54	8.3%
55-64	3.0%
Ratio of 18-24 vs. 55-64	4.23
Education	
	6.8%
Less than High School	
High School Graduate	10.1%
Some College	9.6%
College Graduate	11.5%
<i>Graduate School</i>	13.3%
Ratio of Less than High School vs. Graduate School	.51

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Note: Reference category in italics. NS indicates no significant difference in the probability of job entrances between categories of a two category variable or not significantly different from the reference category in a variable with three or more categories. **Table 10 Probability of Maintaining Jobs among Persons with Disabilities, by Selected Demographic Characteristics, with Adjustment for Demographic and Work Characteristics, U.S. Average for 1993-1996**

	Persons with Disabilities
Demographic Characteristic	
Gender	
	59.3%
Male	
Female	54.4%
Ratio	1.09
Race	
	57.8%
White	
Non-White	51.8%
Ratio	1.12
Hispanic Status	
	57.3% ^{NS}

Non-Hispanic	
Hispanic	53.4%
Ratio	1.07
Age	
	52.3% ^{NS}
18-24	
25-34	57.2%
35-44	59.4%
45-54	59.2%
55-64	52.5%
Ratio of 18-24 vs. 55-64	1.00
Education	
	52.6% ^{NS}
Less than High School	
High School Graduate	58.1% ^{NS}
Some College	58.4% ^{NS}
College Graduate	60.6%
<i>Graduate School</i>	55.0%
Ratio of Less than High School to Graduate School	.96

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Note: Reference category in italics. NS indicates no significant difference in the probability of maintaining jobs between categories of a two category variable or not significantly different from the reference category in a variable with three or more categories.

Table 11 Probability of Maintaining Jobs among Persons without Disabilities, by Selected Demographic Characteristics, with Adjustment for Demographic and Work Characteristics, U.S. Average for 1993-1996

	Persons without Disabilities
Demographic Characteristic	
Gender	
	85.4%
Male	
Female	84.5%

Ratio	1.01
Race	
	85.2%
White	
Non-White	83.5%
Ratio	1.02
Hispanic Status	
	86.4%
Non-Hispanic	
Hispanic	84.7%
Ratio	1.02
Age	
	81.2% ^{NS}
18-24	
25-34	85.7%
35-44	87.1%
45-54	87.4%
55-64	81.1%
Ratio of 18-24 vs. 55-64	1.00
Education	
	83.2%
Less than High School	
High School Graduate	86.2%
Some College	84.1% ^{NS}
College Graduate	85.8%
<i>Graduate School</i>	84.5%
Ratio of Less than High School to Graduate School	.99

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Note: Reference category in italics. NS indicates no significant difference in the probability of maintaining jobs between categories of a two category variable or not significantly different from the reference category in a variable with three or more categories.

Table 12 Probability of Maintaining Jobs, among Persons with Disabilities, by Selected Work Characteristics, after Adjustment for Demographic and Work Characteristics, U.S. Average for 1993-1996

	Persons with Disabilities
Work Characteristic	
Occupation	
	54.7%
<i>Executive/Professional</i>	
Technical/Sales	57.2%
Administrative	62.1%
Service	55.8%
Crafts	59.0%
Operatives	52.1%
Transportation	61.6%
Laborers	56.2%
Ratio Lowest to Highest	.84
Industry	
	44.7%
Agric., Mining, Construction	
Manufacturing	52.8%
Transportation, Communication, Utilities	51.0%
Wholesale/Retail	60.5%
Finance, Insurance, Real Estate	55.3%
Service	57.9%
<i>Professional Service</i>	62.8%
Government	54.6%
Ratio Lowest to Highest	.71
Usual Hours of Work	
	59.5%
20 Hours Per Week	
40 Hours Per Week	56.1%
Ratio	1.06
Number of Employees in Firm	
	65.8%

< 10	
10-24	55.3%
25-99	58.3%
100-499	55.0%
500-999	54.2%
> 1000	50.2%
Ratio < 10 vs. > 1000	1.31
Health Insurance	
	59.6%
Employer Provides	
None Provided	55.2%
Ratio	1.08
Table 12 (continued) Probability of Maintaining Jobs, among Persons with Disabilities, by Selected Work Characteristics, after Adjustment for Demographic and Work Characteristics, U.S. Average for 1993-1996	
Pension Plan	
	57.9%
Employer Provides and Employee Utilizes	
None Provided	56.4%
Ratio	1.03
Individual's Earnings	
	48.4%
10th Percentile	
Median	61.9%
90th Percentile	81.7%
Ratio of 10th vs. 90th Percentile	.59
Earnings of Remainder of Household	
	56.2%
10th Percentile	
Median	56.9%
90th Percentile	58.5%
Ratio of 10th vs. 90th Percentile	.96
Household Income Other than Earnings	
	58.5%

10th Percentile	
Median	56.5%
90th Percentile	52.5%
Ratio of 10th vs. 90th Percentile	1.11

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Note: Reference category in italics. NS indicates no significant difference in the probability of maintaining jobs between categories of a two category variable or not significantly different from the reference category in a variable with three or more categories.

Table 13 Probability of Maintaining Jobs, among Persons without Disabilities, by Selected Work Characteristics, after Adjustment for Demographic and Work Characteristics, U.S. Average for 1993-1996

Work Characteristic	Persons without Disabilities
Occupation	
<i>Executive/Professional</i>	85.4%
Technical/Sales	85.3% ^{NS}
Administrative	87.0%
Service	85.8%
Crafts	86.1%
Operatives	85.1% ^{NS}
Transportation	84.4%
Laborers	83.6%
Ratio Lowest to Highest	.96
Industry	
<i>Agric., Mining, Construction</i>	78.7%
Manufacturing	84.9%
Transportation, Communication, Utilities	84.1%
Wholesale/Retail	86.2%
Finance, Insurance, Real Estate	87.1% ^{NS}
Service	83.9%

<i>Professional Service</i>	83.9%
Government	84.3%
Ratio Lowest to Highest	.90
Usual Hours of Work	
	82.9%
20 Hours Per Week	
40 Hours Per Week	85.3%
Ratio	.97
Number of Employees in Firm	
	87.3%
< 10	
10-24	85.1%
25-99	84.8%
100-499	84.3%
500-999	83.4% ^{NS}
> 1000	83.4%
Ratio < 10 vs. > 1000	1.05
Health Insurance	
	88.8%
Employer Provides	
None Provided	81.9%
Ratio	1.08
Table 13 (continued) Probability of Maintaining Jobs, among Persons without Disabilities, by Selected Work Characteristics, after Adjustment for Demographic and Work Characteristics, U.S. Average for 1993-1996	
Pension Plan	
	86.7%
Employer Provides and Employee Utilizes	
None Provided	84.2%
Ratio	1.03
Individual's Earnings	
	76.1%
10th Percentile	

Median	85.3%
90th Percentile	94.5%
Ratio of 10th vs. 90th Percentile	.81
Earnings of Remainder of Household	
	85.7%
10th Percentile	
Median	85.2%
90th Percentile	84.0%
Ratio of 10th vs. 90th Percentile	1.02
Household Income Other than Earnings	
	86.5%
10th Percentile	
Median	84.5%
90th Percentile	79.8%
Ratio of 10th vs. 90th Percentile	1.08

Source: Authors' analysis of the March Supplement to the Current Population Survey, 1993-1996

Note: Reference category in italics. NS indicates no significant difference in the probability of maintaining jobs between categories of a two category variable or not significantly different from the reference category in a variable with three or more categories.