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Employer Assistance and Resource Network



Opening the Doors of Small Business to Employees with Disabilities: Critical Concerns and Strategies for Success

by Peter Linkow

Senior Fellow, Human Capital, The Conference Board

Managing Director, Lead Diversity

Table of Contents

Executive Summary	3
Introduction	5
Definition and Characteristics of Small Business	5
Governing Laws and Regulations	6
Definition of Disability.....	6
Determining the Concerns of Small Business.....	6
Top Management Commitment	7
Gaining Commitment.....	7
Demonstrating Commitment	8
The Bottom Line for Small Businesses.....	10
Finding Qualified Employees with Disabilities	10
Complying with Federal and State Laws.....	10
Recruiting Candidates with Disabilities	11
The Bottom Line for Small Businesses.....	12
Retaining Employees with Disabilities and Creating Workplaces Where They Excel	12
On-boarding.....	13
Reasonable Accommodations	14
Work Climate Management.....	16
Employee Resource Groups	18
Mentoring	19
The Bottom Line for Small Businesses.....	19
Costs of Employing People with Disabilities	20
Benefits of Employing People with Disabilities.....	20
Costs of Employing People with Disabilities.....	23
The Bottom Line for Small Businesses.....	25
Growing the Business	25
The Market for Assistive Technologies and Support Services	25
The Consumer Market.....	25
The Bottom Line for Small Businesses.....	26
Planning Matrix	26
Conclusion	29
Appendix	30

Executive Summary

Small businesses, which create over 50 percent of the new jobs in the United States, offer an outstanding opportunity for the employment of people with disabilities who represent an excellent talent pool, according to a comprehensive review of the research. Yet, small business leaders have concerns about employing people with disabilities. According to a series of studies on small business and the employment of people with disabilities, five of their concerns are most critical:

1. Establishing top management commitment
2. Finding qualified employees with disabilities
3. Retaining employees with disabilities and creating workplaces where they excel
4. Costs of employing people with disabilities, including apprehension about litigation
5. Growing the business

Establishing Top Management Commitment

Numerous studies have pointed to the importance of top management commitment as the key pre-condition for ensuring the successful implementation of any important initiative. Top managers commit to employing people with disabilities for many reasons, although financial reasons appear to be less important than attracting and retaining top talent and the personal reasons of top managers. To raise top managers' commitment levels, exposure to the voices of employees with disabilities through focus groups, interviews, and surveys can create a "burning platform" that encourages leaders to "jump" into an initiative to attract, retain, and advance people with disabilities. Commitment is also gained through sharing in the experiences of people with disabilities through workshops and volunteer roles; articulating the business case and committing to basic programs, plans, and policies for employing people with disabili-

ties; and bringing in experts and top managers from benchmark organizations to speak to the senior management team or diversity council.

Once top managers are committed, they must demonstrate that commitment to the organization, especially middle managers and supervisors, who are expert at seeing through insincere commitment. Key approaches for conveying commitment include: aggressively communicating the plan and the business case throughout the organization; removing barriers to implementation; sponsoring an employee resource group for employees with disabilities, caregivers, and allies; and holding managers accountable for implementing the plan.

Finding Qualified Employees with Disabilities

In attracting and hiring qualified employees with disabilities, two practices stand out: complying with applicable laws and regulations and finding a community partner. Compliance can largely be achieved by following three simple rules:

1. Make all steps in the recruiting and hiring process accessible to people with disabilities, including websites, to ensure equal opportunity (e.g., if an individual is visually impaired or has a severe learning disability, accommodations may need to be made in a written employment test).
2. Focus on whether the prospective employee's skills, experience, and education match the essential functions of the job with or without reasonable accommodations (e.g., when hiring a bookkeeper, knowledge of double entry bookkeeping is relevant, while the ability to participate in company outings typically is not).
3. Be consistent (e.g., if you require an employment test for one person in a job category, require it for everyone).

In the U.S. substantial resources have been invested by public and private funders to assist businesses to find, hire, and integrate employees with disabilities into workforces. The

place to start is with your state Vocational Rehabilitation agency which can be reached through the [National Employment Team \(The NET\)](#), a service of the Council of State Administrators of Vocational Rehabilitation.

Retaining Employees with Disabilities and Creating Workplaces Where They Excel

The costs of turnover can be high with estimates ranging from 20 percent of a year's salary to as much as 200 percent for some positions. Hiring people with disabilities can significantly reduce these costs, since studies demonstrate that on average they are more loyal to employers than those without disabilities.

Attracting and retaining employees is only part of the equation; they must also be in an environment where they can excel. Activities undertaken to retain employees with disabilities and to create work environments where they excel also foster the retention of employees without disabilities and support their efficiency and effectiveness. Five activities are fundamental to retention and work environment excellence: on-boarding, reasonable accommodations, work climate management, employee resource groups, and mentoring. Key practices include: assigning mentors to new employees prior to arrival to ease their transition into the job, as well as support their career development; providing flexible work alternatives to all employees; measuring and managing the work climate and ensuring that the voices of employees with disabilities are heard; establishing an employee resource group for employees with disabilities, caregivers, and allies; and taking care to effectively prepare and match mentors with protégés.

Costs of Employing People with Disabilities, including Apprehension About Litigation

The additional costs, if any, of employing people with disabilities should be viewed in the context of benefits. Providing reasonable accommodations to employees with disabilities leads to improved retention, increased productivity and morale, reduction in workers' compensation costs, and a variety of other direct and indirect benefits. Employees with disabilities have lower voluntary turnover rates and also have better punctuality and attendance, higher productivity and work quality, fewer accidents, and they improve team performance and innovation. A number of financial incentives that reimburse salary and wage costs and cover the costs of accommodations are available to support businesses that employ people with disabilities.

Small businesses are concerned about four areas of cost: workers' compensation, health care, accommodations, and legal costs. People with disabilities actually tend to utilize workers' compensation less often than workers without disabilities. Federal law prohibits employment discrimination against people with disabilities to avoid potential increases in health care costs. Nevertheless, while health care costs vary across the fifty states, overall they tend to be higher for people with disabilities. When the fact that many of those with the highest health care costs are not in the labor force and other mitigating factors are taken into account, the impact of health care costs on employers is minimal. Accommodations costs tend to be low. Most accommodations cost employers nothing and those that do typically cost less than fifty dollars. People with disabilities are more likely to file charges against their companies. However, in any one year the chances are less than one in a thousand that a company will pay to resolve a charge. Businesses that establish policies and practices that welcome and support people with disabilities are unlikely to be charged in the first place.

Growing the Business

Many employers are concerned that hiring employees with disabilities will jeopardize business development and growth. Actually, the opposite is true. A nearly 90 billion dollar market exists for assistive technologies and support services for people with disabilities. People with disabilities themselves are a market larger than a quarter of a trillion dollars. Consumers are far more likely to say that they would patronize businesses that employ people with disabilities and are far more favorable toward those businesses.

After carefully weighing the data, it might well be said that hiring people without disabilities is slightly more risky to small businesses than hiring people with disabilities.

Introduction

Small business offers perhaps the greatest opportunity for employing people with disabilities in the U.S. “The 23 million small businesses in America account for 54 percent of all sales. [They] provide 55 percent of all jobs and have provided 66 percent of all net new jobs since the 1970s. Since 1990, as big businesses eliminated 4 million jobs, small businesses added 8 million jobs.”¹

The purpose of this report is to assist small businesses to open their doors to the employment of people with disabilities. It looks at critical concerns small businesses hold, analyzes the concerns, and provides strategies and a variety of resource links for how to address them. The concerns were identified by examining the research on small businesses in general and on employing people with disabilities in small businesses in particular.

Analysis and strategies are grounded in sound research where possible. However, research on the employment of people with disabilities in small businesses is limited, so some of the guidance offered here is based on research in larger companies and the best practices of small businesses that have been successful at recruiting, retaining, developing, and advancing employees with disabilities.

Because this report addresses each concern in a relatively detailed and comprehensive manner, its many recommendations may be daunting to small businesses with limited time and resources. “Most of the country’s small businesses have fewer than 20 employees.”² This presents a number of challenges unique to small business. In particular, small businesses often lack sufficient human resource planning and policy management, the capacity to engage in recruitment and outreach (even when “scaling up” for new business), and sufficient staff to conduct new employee training.³ To provide an implementation pathway for businesses with resource and time constraints, each section of this report ends with a series of recommended actions titled “The

Bottom Line for Small Businesses.” Each action in the checklist was selected according to two criteria: lower time and cost requirements and higher impact on successfully employing people with disabilities. A Planning Matrix is provided at the end of this report that assists businesses in creating their own pathway by selecting those “bottom line” actions that make sense for their business and adding other actions that will further advance successful implementation.

This report takes the perspective of a small business leader. Analysis of the research is hard-nosed, objective, and weighs the pros and cons. Only highly valid and reliable research studies have been included in the analysis. When research studies disagree, the more conservative study was selected (i.e., the one that underplays the benefits of hiring people with disabilities). As you will see, even from a conservative perspective, the benefits of employing people with disabilities are significant.

People with disabilities constitute a great, under-tapped talent pool. While in a small number of cases, employees with disabilities have slightly higher employment costs, they are more loyal, productive, and punctual; have fewer accidents; have higher individual performance; and contribute to higher team performance. People with disabilities constitute a market larger than those of 75% of the world’s nations and those companies that brand themselves as employers of people with disabilities have a significant competitive advantage in attracting the business of people with disabilities and that of their families and friends. The benefits of employing people with disabilities clearly outweigh any additional costs.

Definition and Characteristics of Small Business

The Small Business Administration (SBA) offers many definitions of a small business, depending upon the industry in which it competes. In manufacturing, for example, a small business is defined as a company with a maximum of 500 to 1500 employees, depending on the products

being manufactured; while in the service industry, the SBA defines a small business as one having no more than \$2.5 to \$21.5 million in revenues, depending upon the services being provided. For simplicity, in this report small business is defined as a company with 500 or fewer employees. Because the Americans with Disabilities Act (ADA) as amended, the key federal act governing the employment of people with disabilities, does not apply to companies with fewer than 15 employees, special consideration is given to companies of less than 15.⁴ The small business studies cited in this report define small business in a variety of ways. Where possible, when citing these studies, the definition of small business used in the study is included.

Governing Laws and Regulations

A range of federal laws prohibit employment discrimination against people with disabilities by private businesses:

- Title I of the Americans with Disabilities Act (ADA) prohibits employers with 15 or more employees from engaging in employment discrimination towards qualified individuals with disabilities.
- Section 503 of the Rehabilitation Act prohibits discrimination by federal contractors and subcontractors and requires them to employ and promote the advancement of qualified individuals with disabilities.
- The Vietnam Era Veterans Readjustment Assistance Act (VEVRAA) requires certain federal contractors to engage in affirmative action in the employment and advancement of qualified veterans with disabilities.
- Section 504 of the Rehabilitation Act prohibits discrimination against qualified individuals with disabilities in any programs and activities that receive federal financial assistance.
- Section 188 of the Workforce Investment Act of 1998 (WIA) prohibits discrimination against qualified individuals with disabilities in any WIA Title I financially assisted program or activity.

A multitude of resources are available to assist businesses to meet the requirements of these laws. The Department of Labor (DOL) offers a number of resources aimed at assisting employers in the navigation of federal employment laws and regulations. For instance, the DOL's [eLaws Advisors](#) provide technical assistance for employers on the

interpretation of federal laws and regulations, including a general [Disability Non-discrimination Law Advisor](#). The Office of Federal Contract Compliance Programs (OFCCP) provides a [small business guide](#) for federal contractors and subcontractors on equal employment opportunity requirements. And, the [ADA National Network](#) provides free information, guidance, and training on the Americans with Disabilities Act (ADA), including a [Small Business Primer](#) and an [Employer Resources FAQ](#). A considerable number of additional resources are provided throughout this report.

Definition of Disability

Many definitions exist for disability. For most small businesses, the Americans with Disabilities Act (ADA) and its amendments are the most relevant since most organizations are governed by its provisions. The ADA defines disability as:

1. A physical or mental impairment that substantially limits one or more major life activities.
2. A record of such an impairment.
3. Being regarded as having such an impairment.

Examples of impairments and major life activities that are covered by the ADA are listed in Appendix A, including activities such as breathing, lifting, walking, hearing, and seeing.

Estimates of the percentage of the U.S. population that has a disability range from around 10 percent to over 20 percent. According to Cornell University's Disability Statistics database, approximately 10.5 percent of the U.S. non-institutionalized, working age population (21-64) has a disability.⁵ In February 2014, only 3.3 percent of those working were people with disabilities.⁶

Determining the Concerns of Small Businesses

To identify the concerns that small businesses face in employing people with disabilities, a number of approaches were used. The Conference Board consulted with its member companies through a survey, other surveys on people with disabilities were reviewed, and the literature on small business concerns was considered.⁷ While virtually everything about employment, including recruiting, hiring, onboarding, evaluating, developing, and advancing people with disabilities, is of interest to businesses of any size, five issues emerged that are of particular concern to small businesses:

1. Establishing top management commitment
2. Finding qualified employees with disabilities
3. Retaining employees with disabilities and creating workplaces where they excel
4. Costs of employing people with disabilities, including apprehension about litigation
5. Growing the business

The next section of this report examines these five concerns and offers action strategies to address them.

Establishing Top Management Commitment

Numerous studies cite the importance of top management commitment as a critical variable in successfully recruiting, hiring, retaining, developing, and advancing employees with disabilities.⁸ In one study of over 1,200 human resource managers, “visible top management commitment” was regarded as the most effective strategy for lowering barriers to the employment and advancement of people with disabilities.⁹

Gaining Commitment

The actual mechanism that causes top managers to commit to diversity is not well understood. Of twenty-one companies of 500 or fewer employees contacted by The Conference Board, the top reasons given for committing to diversity were “to attract the best talent” and “to do the right thing.”¹⁰ For the eight companies with less than 15 employees that The Conference Board contacted, the top reasons were “to attract the best talent” (50 percent) with “to do the right thing” and “to improve the image of my organization” tying for second at 37.5 percent.¹¹ Of all the companies, none selected “to obtain financial incentives” and 19.1 percent selected “to increase market share and revenue growth.”¹² These results suggest that small businesses largely do not commit to employing people with disabilities for purely financial reasons. Although important, fi-

ancial arguments are unlikely to be the major driver of top management commitment. The quest to find and keep top talent and a personal commitment to employing people with disabilities are more likely to drive top management commitment.

The top leadership of the organization must somehow be enlisted, if your diversity effort is ultimately going to be successful. Employees, middle managers, and supervisors look to top management to define organizational priorities. Top leaders can be enlisted in four ways.¹³ The first of these and several of the other specific recommendations apply only to organizations that already employ people with disabilities. Other recommendations apply to those who are new to employing people with disabilities.

Create a burning platform

- Field a diversity survey to employees or add diversity questions to an existing employee survey and/or conduct interviews of top leaders and focus groups with employees
- Present the results of data gathering and analysis to top management in a working session, the purpose of which is to facilitate their understanding of the current state of the employment of people with disabilities in their organization, embrace the conclusions of data gathering, and establish a plan of action for the next year or two; quotes from focus groups, interviews and success stories are particularly important for capturing the emotion that people with disabilities often feel and the unique journeys they experience in the company

Experience being a person with a disability

- Hear employee stories
- Volunteer for an organization that serves people with disabilities

- Participate in a workshop that provides an experience of disability such as Experiencing Disabilities Firsthand Workshop by Barrier Awareness of Delaware County, PA¹⁴
- Establish or incorporate internship programs for students and recent graduates

Make commitments

- Establish organizational objectives/plans for the employment of people with disabilities with accountability for implementation and, if possible, be sure to include employees with disabilities in the planning process
- Write a policy statement on employing people with disabilities and place it on the website
- Sponsor an employee resource group for people with disabilities, caregivers, and allies
- Chair a diversity committee or council and especially a disabilities-oriented subgroup
- Apply for an award or participate in establishing one
- Establish a goal for the proportion of spending with businesses that are majority-owned by people with disabilities
- Identify a set of values that defines diversity in your organization or demonstrate how your existing values embrace diversity; be sure the values include people with disabilities

Go external

- Hear from outside diversity experts and other executives who have made a deep and successful commitment to employing people with disabilities
- Make a speech
- Write an article
- Apply for an award for employing people with disabilities to learn the characteristics of high performing organizations and to receive feedback on your initiative
- Remember to include people with disabilities in your external communications

Having the Board of Directors, owners, or the chief executive direct top managers to be committed is usually not sustainable. A diversity initiative should model inclusiveness, erring on the side of collaboration versus the use of authority. Of course, some top managers in some organizations may need a direct push.¹⁵

Demonstrating Commitment

A key to successfully recruiting, hiring, developing, retaining, and advancing people with disabilities is the commitment level of middle managers and supervisors who will ultimately ensure the success of programs and policies that support people with disabilities. When they see that employees with disabilities are a true priority of top management, they will be strongly inclined to act. As the old saying goes, “What interests my boss fascinates me.”

Most senior managers will reply affirmatively when asked whether they are committed to hiring people with disabilities. The way they demonstrate that commitment is what engages middle managers and supervisors and ultimately galvanizes the organization into action.

A 2009 report issued by the Society for Human Resource Management (SHRM) suggested a number of steps for conveying leadership commitment to diversity practices, which have been adapted here for disability initiatives:¹⁶

- Actively contribute to the vision, mission, and strategy for disability inclusion efforts
- Adequately fund disability inclusion efforts
- Remove barriers to successful implementation of disability inclusion efforts
- Hold directors, managers, and supervisors accountable for disseminating the disability plan to all levels of the organization
- Communicate the importance of disability initiatives to all stakeholders
- Attend workplace disability activities and events
- Sponsor or advocate for disability employee network groups
- Establish annual priorities for action for disability inclusion efforts

Ultimately, top managers must manage the employment of people with disabilities strategically and passionately. Managing strategically requires leaders to demonstrate their commitment by engaging in the development of a business case for employing people with disabilities and creating a simple strategy or plan and then communicating these throughout the organization at every opportunity. A business case may contain irrefutable, evidence-based rationale, but it will only become real when it is embraced by top leaders. This often requires anecdotes, drawn from organizational history, that bring the business case home. A strategy, in addition to considering top management commitment, should have objectives and consider an implementation infrastructure, success measures, communications, work climate, and programs and policies.

Implementation infrastructure considers what structural elements are needed to support the employees with disabilities initiative, including the assignment of a top level manager to lead the initiative and expected time commitment of that manager, the creation of a diversity or disabilities council, and the establishment of an affinity or employee resource group for employees with disabilities, caregivers, and interested colleagues.

Success measures are typically selected from five elements: accountability, work climate, representation, talent development, and vendor diversity. Accountability involves assigning responsibility and then measuring whether objectives have been achieved.

Work climate, how employees behave toward each other, addresses some or all of the following elements: *psychological safety* (employees are free from harassment and abuse, discrimination, and intolerance and free to speak their minds), *differences are valued*, *inclusion* (people with disabilities are welcomed, supported, and their ideas and opinions are heard and taken into account and managers are skilled at appropriately including employees), and *advancement through merit* (the playing field around employment decisions is level for all).

Representation tracks the percentage of employees with disabilities at each step in the employment process, which includes recruiting, interviewing, hiring, performance evaluation, development opportunities, and promotion. At a minimum, it tracks the percentage of employees with disabilities in the total workforce and in the pool for each job opening.

Talent development measures education and training outcomes. Outcomes may simply be the number of people trained in a specific period or measures can assess whether the training is applied on the job and its effects on business results.

Vendor diversity examines the procurement dollars spent with businesses that are predominantly owned by people with disabilities and may also ask vendors to meet certain prescribed standards. Standards typically include a strategy or plan toward employing people with disabilities and a diversity statement or business case.

The communications plan contains elements for internal communications to employees and external communications to prospective employees and to company markets, consumers, and other stakeholders. The plan establishes goals for internal and external communications and identifies the audience, message, and medium for each goal. Internal communications should ideally come from top management and include the business case for employing people with disabilities, the plan, and the organization's philosophy and values as they relate to employees with disabilities. External communications often include recruiting information directed at people with disabilities, which should be accessible; information about the organization's initiatives for employing people with disabilities; and marketing that establishes the organization's brand as an employer of people with disabilities.

Work climate includes the four elements mentioned above. It is typically measured through an employee survey administered annually or biennially.

Programs and policies often include training and development, mentoring, and reviewing employment policies to eliminate bias. Training programs typically cover understanding of and etiquette toward people with disabilities, managing and working across differences, and unconscious bias. Mentoring is usually a formal program with careful matching of mentors and protégés and training or clear guidelines, especially for mentors. Reviewing employment policies for bias involves identifying and reducing or eliminating components of employment processes in which bias might operate. For example, in performance management, it might include tracking performance evaluations to determine whether certain managers are consistently giving higher or lower scores to employees with disabilities.

Top managers must find their own passion. Often, top managers are motivated by their own disability or that of a family member. Absent personal experience, executives interested in discovering their own motivation would be well served to listen carefully to those with disability experience in their own organizations or volunteer for an organization that engages people with disabilities. Executives should remember that employees tend to have an uncanny ability to separate true passion from insincerity.

The Bottom Line for Small Businesses

- Develop a simple one or two year plan, as a standalone or as part of your diversity plan, for attracting, retaining, and advancing people with disabilities, including key stakeholders in the process, and re-energize that plan as it approaches expiration (see Planning Matrix, p. 27)
- Articulate the business case for employing people with disabilities
- Communicate the plan and business case frequently and thoroughly, especially to supervisors and middle managers
- Write a document that voices the CEO's philosophy and commitment toward employing people with disabilities and place it on the company website in a prominent place
- Get senior managers involved in a community organization that serves people with disabilities or in mentoring employees with disabilities

Finding Qualified Employees with Disabilities

Finding qualified employees with disabilities is composed of two essential elements:

- Ensuring that each step in the job application process is accessible and complies with state and federal laws and regulations
- Identifying and hiring qualified job candidates with disabilities

Complying with Federal and State Laws

Not all small businesses are covered by the same laws, notably the [ADA](#), the Rehabilitation Act, particularly [section 503](#), and the [Vietnam Era Veterans' Readjustment Assistance Act \(VEVRAA\)](#). Legal requirements vary by size of business, revenues, type of business, and jurisdiction. Businesses should always consult their own legal counsel to determine whether they are covered and what requirements they should follow. The Conference Board, in its report [Leveling the Playing Field: Attracting, Engaging, and Advancing People with Disabilities](#),¹⁷ provides a very thorough discussion of the requirements companies should follow throughout each step of the employment life cycle. In general, businesses should follow three basic principles to help ensure compliance with state and federal laws:

1. Make all steps in the recruiting and hiring process accessible to people with disabilities, including websites, to ensure equal opportunity (e.g., if an individual is visually impaired or has a severe learning disability, accommodations may need to be made in a written employment test).¹⁸ For guidance on accessibility to technology, including websites, telecommunications, and software, see the [Web Content Accessibility Guidelines](#) and the [United States Access Board Section 508 Standards](#).
2. Focus on whether the prospective employee's skills, experience, and education match the essential functions of the job with or without reasonable accommodations (e.g., when hiring a bookkeeper, knowledge of double entry bookkeeping is relevant, while the ability to participate in company outings typically is not).¹⁹
3. Be consistent (e.g., if you require a job skill assessment for one person in a job category, require it for everyone).

Recruiting Candidates with Disabilities

Small and large employers often engage in significantly different human resource management practices, reflecting the size of the organization, available budget, and scale of business operations.²⁰ One key difference in HR management for small businesses is that they often “do not have staff members dedicated to developing and implementing [HR management] policies and procedures,” instead delegating such responsibilities as an “addition to an existing employee’s duties” or “split between the owner and several employees such as an office manager and first-line managers.”²¹ Frequently, those tasked with HR responsibilities in small businesses lack formal training.²² These resource, personnel, and training deficits can lead to difficulties in talent recruitment and outreach. Studies have found that HR shortcomings constitute one of the greatest concerns facing small businesses.²³

Limited financial and human capital resources thus constitute major issues for small businesses, as well as significant challenges in the recruitment and hiring of qualified talent, including people with disabilities. A major consideration, therefore, involves how such businesses can best utilize limited time and resource capabilities to maximize outreach. For resource-limited small businesses, the best recruiting strategy is to find a community partner engaged in serving people with disabilities, including the state vocational rehabilitation system, local nonprofit programs, job placement services for individuals with disabilities, and social service organizations.²⁴ These organizations can serve as powerful, low- or no-cost resources through which employers can post jobs, locate new sources of workers, and find an array of workplace supports. Some organizations can also provide assistance with pre-employment skills training and on-site job coaching.

Partners can be found through:

- [The Employer Assistance and Resource Network \(EARN\)](#), which includes the [Workforce Recruitment Program](#) (WRP) that “connects federal and private sector

employers nationwide with highly motivated college students and recent graduates with disabilities.”

- [State Vocational Rehabilitation \(VR\) programs](#)²⁵ or [The NET](#), provided by the Council of State Administrators of Vocational Rehabilitation, which links callers with a single access point to their state VR program.
- [American Job Centers](#), established by the U.S. Department of Labor, Employment and Training Administration, in all 50 states²⁶

Small businesses employ a number of practices to recruit people with disabilities (Chart 1). The most popular, employed by two-thirds of small businesses (defined as 50-999 in this particular study), is employee referrals followed by word-of-mouth referrals by friends of the business (64 percent) and online job boards (49 percent).²⁷

Other promising practices for small companies to identify employees with disabilities include:

- Place a policy and commitment statement from the CEO on the website, making sure it is accessible from the Career or Jobs section of the site and ensure that the statement highlights the value that employees with disabilities bring to the company. If possible, provide anecdotes about the contributions of people with disabilities to business success.
- Participate in employment fairs that target individuals with disabilities.²⁸
- Volunteer to serve on the advisory boards of organizations for people with disabilities and participate in their activities and events.²⁹
- Invite community organization representatives to serve on company advisory boards and become more educated about the company’s business goals and needs.
- Hire a wounded warrior through the [Warriors to Work™](#) program at the Wounded Warriors Project®.

- Establish connections with other businesses through organizations such as The Conference Board, the U.S. Chamber of Commerce’s Institute for a Competitive Workforce, the U.S. Business Leadership Network (USBLN), the Society for Human Resource Management (SHRM), and the local Chamber of Commerce.³⁰
- Create linkages to area high school, college, and university placement offices and with student organizations serving and advocating for students with disabilities.

A significant barrier to employment that many people with disabilities face is obtaining work skills and experience³¹ — they cannot get work until they have experience and they can’t get experience until they have work. A way out of this Catch-22 is to offer internships, co-ops, or other work experience opportunities to students and potential job candidates with disabilities, something that less than a fifth of the 21 small (under-500) businesses contacted by The Conference Board are currently doing. This has the added benefit of allowing a business to assess the individual as a prospective employee and for employees to gain sensitivity to, understanding of, and comfort with colleagues with disabilities.

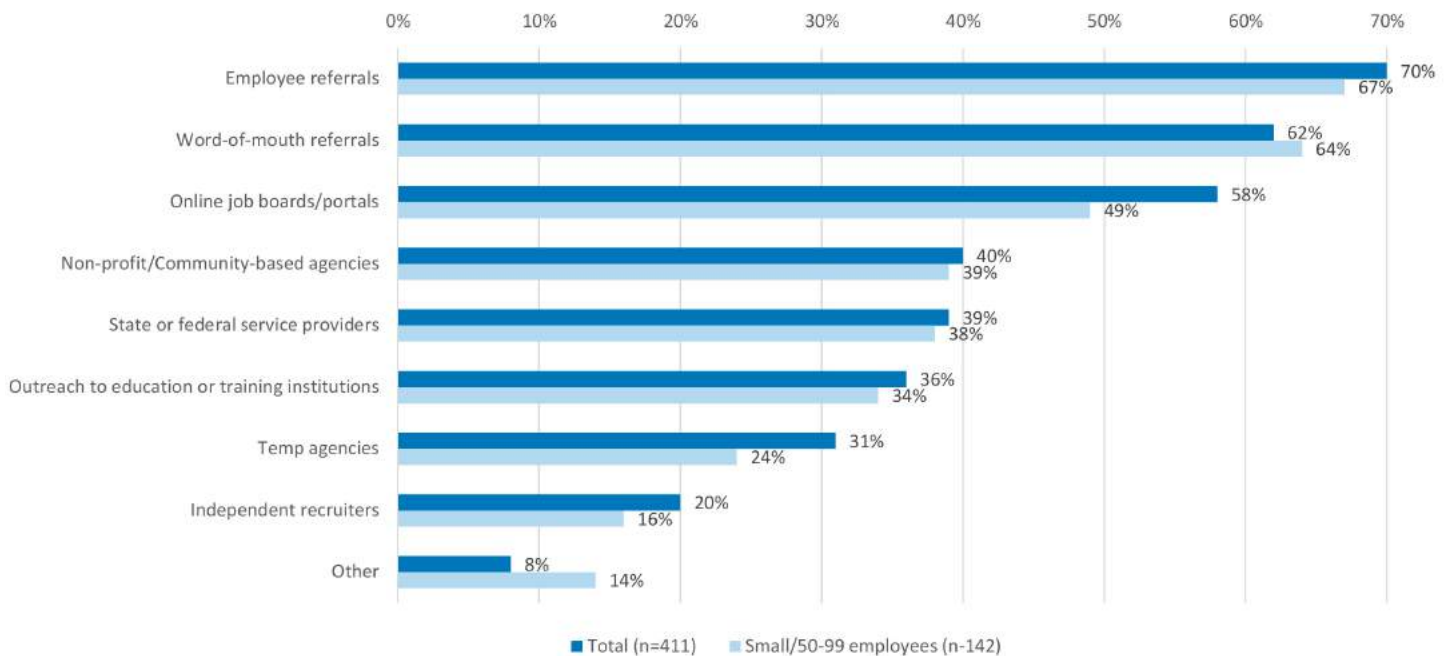
The Bottom Line for Small Businesses

- Make all steps in the application process accessible; focus on the match between the skills, experience, and education of the applicant and the essential functions of the job; and treat all applicants equally.
- Find community partners.
- Offer internships to people with disabilities and ensure that current internship programs include people with disabilities.

Retaining Employees with Disabilities and Creating Workplaces Where they Excel

The costs of employee turnover are significant for small businesses with the cost of replacing an employee clustering around 20 percent of salary.³² Another study shows even higher average costs with the total cost of one turnover incident ranging from 93 to 200 percent of the employee’s wage, depending on the employee’s skill and level of job responsibility.³³ Given the potentially high costs of

Chart 1. Percentage Use of Recruiting Strategies



Source: Harris Interactive, Survey of Employment of Americans with Disabilities, Kessler Foundation/National Organization on Disability, October 2010.

turnover, it is of note that people with disabilities tend to have lower turnover rates than employees without disabilities.

In a 2010 survey by the Kessler Foundation and the National Organization on Disability, 33 percent of HR managers and senior executives indicated that employees with disabilities had lower rates of turnover, while 7 percent said they had higher rates.³⁴ Another survey from 2007 found that employees with disabilities stay on the job an average of 4.26 months longer than employees without disabilities.³⁵ An analysis of four Walgreens' distribution centers found that the turnover rate for employees with disabilities was 48 percent lower than for the "remaining population" of employees.³⁶ Companies employ a variety of strategies to address retention (Table 1).³⁷

The challenge of retention is not only keeping the employee, but ensuring that they excel and are at their most productive and effective. In many ways, providing supports for employees with disabilities has a multiplier effect on the morale and engagement of all employees. By improving the workplace for employees with disabilities, the workplace is improved for all. Managing five key elements substantially benefits employees with

disabilities, as well as their colleagues: on-boarding, reasonable accommodations, work climate, employee resource groups, and mentoring. For additional resources on creating environments in which people with disabilities not only succeed but thrive, see the Office of Disability Employment Policy (ODEP) [website for employers](#). Another great resource on creating workplaces where employees stay and thrive is the U.S. Business Leadership Networks' [2013 Leading Practices on Disability Inclusion](#), which examines practices, many of which are accessible to small businesses, at such leading companies as EY (formerly Ernst & Young), IBM, Merck, and Starbucks.

On-boarding

Almost 90 percent of managers in a 2008 study by the Aberdeen Group, three-quarters of whom came from the human capital function, said they believed that new hires make the "decision about whether or not to stay at the company within the first six months on the job."³⁸ The period of time between the offer letter and the first few months on the job is critical for ensuring the engagement, retention, and productivity of new employees.³⁹ On-boarding should begin with

Table 1

Percentage of Companies That Use Various Retention Strategies for Employing People with Disabilities

Strategy	5-14 Employees	15-249 Employees
Visible top management commitment	73.1%	72.2%
Employer tax credits and incentives	81.1%	73.1%
Mentoring	69.7%	67.0%
Flexible work schedule	68.5%	69.2%
Assistive technology	66.8%	64.8%
Disability awareness training	63.3%	66.7%
On-site consultation or technical assistance	62.6%	63.4%
Training existing staff	64.4%	63.1%
Short-term on the job assistance with job coach	59.0%	60.4%
Disability targeted internship program	57.3%	53.8%

Source: Source; 2008 Survey of Employer Perspectives on the Employment of People with Disabilities, U.S. Department of Labor, Office of Disability Employment Policy, n=1,148.

preparations pre-arrival and, ideally, proceed through the first six months, or at least the first month, of employment.

While over 90 percent of organizations in the Aberdeen Group study introduced employees to the company, enrolled them in the payroll process and benefit programs, set up required office equipment, and oriented them to their jobs, far fewer focused on the critical element of inculcating new employees in the culture and values of the organization.⁴⁰ Best practice companies in the study differentiated themselves from talent competitors by focusing on socialization into the company culture, offering new hire training programs, and assigning a mentor or coach to new hires.⁴¹

Another useful strategy for easing the transition into work is a short-term job coach to assist the employee in preparing for and executing their job responsibilities. Job coaches are often available at no or low cost through [state vocational rehabilitation \(VR\) agencies](#).

Reasonable Accommodations

An accommodation is defined as “[A]ny change in the work environment or in the way things are customarily done that enables an individual with a disability to enjoy equal employment opportunities.”⁴² In effect, accommodations are productivity enhancements.

Accommodations are not only for people with disabilities. Companies provide accommodations to many employees to enhance productivity. For instance, the corporate jet provided to the CEO of a large company is an accommodation. The CEO would argue that the corporate jet is not a perk, but is advantageous to the business by saving valuable time, lowering the costs of security, and making the leader more accessible, all improving her or his productivity and effectiveness. Or consider the keyboard and larger screen that are provided to many employees with company-issued (another accommodation) laptops. Such accommodations presumably make employees more productive.

While accommodations for people with disabilities are most commonly associated with physical or technical adjustments in the workplace to ensure their accessibility, they can also entail changes to organizational policies and procedures that prevent employees with disabilities from working to their full capacity⁴³ or the reduction of physical and social barriers so that people with disabilities experience equal opportunity.⁴⁴ Reasonable accommodations

tend to vary widely, depending on the type of disability and the particular requirements of the job.⁴⁵ An excellent resource on reasonable accommodations is the [Job Accommodation Network](#) (JAN). JAN’s consultants offer free, one-on-one guidance on workplace accommodations and on the Americans with Disabilities Act (ADA) and related legislation. Assistance is available both over the phone and online. Unfortunately, only about 6 percent of small businesses are familiar with JAN.⁴⁶

Employees with disabilities who qualify for a reasonable accommodation may often hesitate to request it.⁴⁷ Variables that influence the likelihood that an employee will request an accommodation include the requestor’s:⁴⁸

- Awareness of his or her right to make an accommodation request
- Knowledge of the channel for making the request
- “Assessment of the extent to which an accommodation would be helpful in accomplishing work tasks and in pursuing equal employment opportunity”
- Willingness to disclose an invisible disability, including whether the employee believes the request will harm her or his image
- Perception of the fairness of the request
- Belief about the likelihood of actual compliance with the request
- Sense of what others think he or she should do
- Belief about the degree to which the culture of the organization “supports and values the integration of people with disabilities”
- Understanding of “the extent to which an accommodation is extensive in terms of money, time, and inconvenience”
- Ability to have controlled the onset of the disability (the greater the perception of control, such as with a motorcycle accident, the less likely the requestor will be to make the request)

Successful job accommodation is a team effort that is dependent on the active involvement of the individual with the disability and the supervisor.⁴⁹ The employee with the disability, who is the most knowledgeable about her or his own capabilities, should be at the center of this process. While this may seem obvious, supervisors sometimes neglect to consult the worker involved.

Internal sources of expertise can often be of great assistance in designing reasonable accommodations. For instance, human resource representatives may be able to assist with job restructuring, facilities managers may be able to help with changes to the physical environment, coworkers may have suggestions for completing tasks differently, and technical staff may be able to devise useful tools.⁵⁰

A reasonable accommodation should meet the following criteria:⁵¹

Effectiveness: It resolves the problem and allows the person with the disability to carry out the job successfully.

Transparency: It has either no effect on other employees and customers or improves the workplace for everyone.

Timeliness: It can be implemented in a reasonable amount of time.

Durability: It is useful and flexible enough to last the tenure of the employee's service and can be easily modified and updated as conditions or job requirements change.

Flexible work arrangements

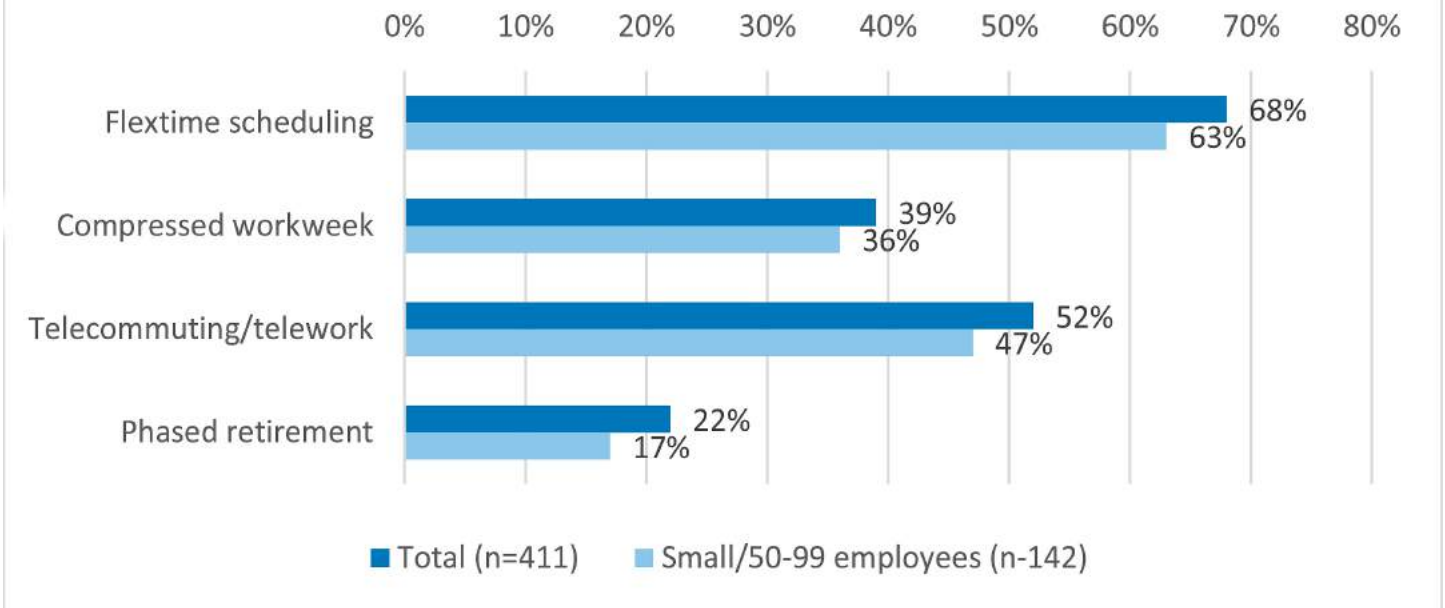
One form of reasonable accommodation, which many companies already provide for all employees, is flexible work arrangements. Flexible work arrangements tend to cost very little after up-front costs, which are typically the development of guidelines, policies, and training and the managerial time needed to consider flexible work requests and participate in training. In addition to an increased ability to attract and retain critical talent, a 2011 report by WFD Consulting indicated that "individuals who have even a small measure of flexibility in when and where work gets done have significantly greater job satisfaction, stronger commitment to the job, and higher levels of engagement with the company, as well as significantly lower levels of stress."⁵²

Flexible work options include:

- **Flextime:** Schedules that permit employees to choose their starting and ending times within limits established by management.
- **Compressed workweek:** A standard workweek compressed into fewer than five days. The most common are four 10-hour days and working nine-hour days for nine days with one free day over a two week period.
- **Telework/Remote work:** This option includes arrangements to work from home, from an alternative office location, from a client site, or while away on travel.
- **Part-time:** For those who choose to work less than 40 hours a week; benefits are usually prorated.
- **Job sharing:** Two people voluntarily share the responsibilities of one job with benefits and salaries typically prorated.
- **Job carving:** An existing job description is modified so that it contains one or more, but not all, of the tasks from the original job description.
- **Phased retirement:** Providing older employees with the ability to cut work hours as they move toward retirement (e.g., cut back to three days a week for the three years just before formal retirement).

Most small businesses already avail themselves of flexible work arrangements, although not to the degree of all businesses (Chart 2).⁵³ Employees with disabilities use flexible work arrangements at the same rate as employees without disabilities.⁵⁴ The Office of Disability Employment Policy in the U.S. Department of Labor offers a number of [flexible work arrangement resources](#), including the comprehensive Workplace Flexibility Toolkit.

Chart 2. Company Provided Flexible Work Arrangements



Source: Harris Interactive, *Survey of Employment of Americans with Disabilities*, Kessler Foundation/National Organization on Disability, October 2010.

Universal design

An area of great potential, both to the employment of people with disabilities and to productivity improvements, is universal design. The practice of universal design focuses on designing products and production processes “to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.”⁵⁵ Products and production processes are designed to work for the widest practical range of individual differences. Universal design conceives of individual differences as a continuum of required ability rather than a dichotomy between people with disabilities and “able-bodied” people. Since all human abilities are distributed over a continuum, this approach, assuming it does not sacrifice productivity, safety, or quality, is preferable. Although there is some evidence that universal design may yield superior results in all these areas, more research is needed.

Work Climate Management

For all employees, inclusive of workers with disabilities, the routine treatment they receive in the workplace may

be one of the greatest determinants of the quality of their work life.⁵⁶ The attitudes and behaviors of colleagues and especially supervisors can have a profound impact on employees’ ability to succeed and advance and on their willingness to disclose their disability. “Employees,” the old saying goes, “do not leave companies, they leave bosses.” Unfavorable attitudes toward employees with disabilities are among the greatest employment barriers to their success.⁵⁷

Attitudinal barriers

Employees with disabilities face numerous biases about their competence, productivity, and social skills. These biases are often exacerbated by feelings of fear and discomfort from colleagues who have had limited, if any, interaction with people with disabilities. While these attitudes may be unfounded, they nevertheless can result in a reticence to hire employees with disabilities, as well as the marginalization of those who do make it into the workplace or become disabled while on the job.

Overcoming attitudinal barriers

There are a number of practices companies have employed to improve the climate for employees with disabilities:

Assess organizational climate for people with disabilities: In order to better address the barriers facing employees with disabilities and determine appropriate interventions, companies should use surveys, interviews, focus groups, and other tools to gauge and compare the attitudes and experiences of workers with and without disabilities.⁵⁸

Foster formal and informal opportunities for interaction: Increased contact between individuals with and without disabilities can reduce stereotypes and the discomfort felt by those without disabilities. By actively promoting both formal (e.g., job assignments) and informal opportunities (e.g., social activities that support interaction between employees with and without disabilities), organizations can foster improved relations and a more supportive and inclusive work climate.⁵⁹ Greater contact with people with disabilities, especially those in higher-status positions, helps dispel negative stereotypes among nondisabled workers.⁶⁰

Volunteering in the community: Interacting with people with disabilities outside the workplace through volunteer efforts can temper biases held by employees without disabilities.⁶¹ It can also provide the organization with an opportunity to forge important connections with the disability community. Serving on the boards of organizations that serve people with disabilities provides networking opportunities to identify job candidates with disabilities.

Training: Providing education and training on disabilities to the workforce can help foster a more supportive and welcoming environment for employees with disabilities. Training should extend to all levels of the organization, including human resources personnel, front-line supervisors, senior management, workers, and recruiters. Currently, training is typically offered to only one or a few

of these groups in most organizations, and, even then, most training is completed on a voluntary basis. Companies may need to make training mandatory for it to be most effective.⁶²

Disability-related training programs

Below are three of the most widely offered training programs used to educate employees about the rights, needs, and contributions of employees with disabilities.

Strategic awareness: This program, which has an educational focus and is typically offered to the senior management team and, if one exists, the diversity council, includes:

- The business case for employing people with disabilities
- Analysis and feedback on any relevant internal data on the current state of employees with disabilities from personnel records, interviews, focus groups, and employee surveys.
- The elements of diversity or disabilities strategy and best disabilities practices of high performing small businesses.
- The roles and responsibilities of senior management, including internal and external communications, resourcing, and the time commitment required.

Disability legislation and nondiscrimination: Offered to managers, supervisors, and HR staff, typically includes:

- A discussion of relevant employment legislation and civil rights laws (e.g., ADA, Architectural Barriers Act, Rehabilitation Act).
- A description of the relationship of the ADA to other state and federal employment and nondiscrimination laws, such as the Family and Medical Leave Act (FMLA).
- Information on the confidentiality requirements of medical information.
- Definitions of essential job functions.

- The elements of nondiscriminatory recruitment, interviewing, and hiring practices.
- The accommodation process, including negotiation and conflict management.
- Career equity and promotional considerations for persons with disabilities.
- How to conduct equitable and nondiscriminatory performance appraisals and terminations.

Disability awareness and etiquette:⁶³ Eleven percent of small businesses, compared to 18 percent of all businesses, offer awareness and etiquette training.⁶⁴ This training, which is typically offered to all employees, covers:

- How conscious and unconscious biases influence behavior.
- How to dispel stereotypes about people with disabilities and replace those mistaken notions with more accurate information.
- Information about the diversity among people with disabilities and of the experiences of individuals with those disabilities.
- The strengths and contributions of employees with disabilities to the organization.
- Etiquette in interacting and working with people with disabilities.
- Information on specific disabilities, such as post-traumatic stress disorder, traumatic brain injuries, and depression.

Employee Resource Groups

Employee resource groups (ERGs) for people with disabilities and their allies, also called affinity groups and employee networks, have multiple purposes, including business development; testing and review of products, services, policies, and processes; professional development and mentoring; cultural awareness; issue identification; community outreach; recruiting; on-boarding; and mutual support and socialization. Yet, despite the positive results that an ERG can achieve, a 2010 survey found only “12 percent of employed people with disabilities report that their organization offers a disability-focused ERG”⁶⁵ and less than 10 percent of small (under-500) businesses contacted by The Conference Board made use of ERGs.⁶⁶ To make ERGs successful, the first step is to ensure that the purpose is well-defined. Other elements of success include top

management sponsorship, collaboration with other ERGs, recruiting and retaining, communications, and measurement. AskEARN.org provides a [comprehensive toolkit](#) on starting up and implementing ERGs. Ultimately, the success of any ERG for people with disabilities depends on the willingness of employees to disclose their disabilities. This can be mitigated by inviting all employees who have an interest to join the ERG.

Well-defined purpose: With no defined purpose, ERGs tend to gravitate toward an advocacy role. While using an ERG to capture the concerns of people with disabilities is vital, it should not be the only purpose. The mission of an ERG should evolve to stay in tune with changing business needs, employee demographics, and the needs of ERG members.

Top management sponsorship: Sponsorship is a two-way street. Top leaders, who need not be constituency members, lend their status, network, and ability to garner resources to the ERG and connect the constituency’s grassroots voices to the top, while raising their own personal awareness of the constituency’s concerns and gaining a better understanding of how the work of the ERG ties to the business goals of the organization.⁶⁷

Collaboration: By working together, ERGs can share leading practices and resources, create a common voice for diversity and inclusion, provide networking opportunities for constituency members, and increase mutual understanding of the concerns faced by different constituency groups. At BT, the British telecommunications giant, the 10 employee networks consult with all the other networks when they are considering an event. “An automatic invitation also goes out to the other network chairs, asking them to encourage their members to participate.”

Recruiting and retention of members: This is a constant concern of ERGs as it is for most volunteer organizations. Factors that attract and engage members include the recognition that members have “day jobs” when asking them to assume responsibilities; demonstrated care in fitting members to roles, especially leadership roles; and an understanding of the interests of members, especially their career interests. Membership in an ERG should offer access to opportunities for training, leadership development, and assignments that will help advance members’ careers.

Inclusion: The ERG should be a vehicle for ensuring that the voices of constituents are heard at the top, as well as a vehicle for providing the mutual support and confidence-building that will enable members to make their own voices heard. Maintaining a focus group or series of focus groups, made up of constituency members, is an excellent way to keep the ERG relevant. By summarizing focus group input for the executive sponsor and other senior leaders, constituents' points of view are placed in front of leadership.

Communication: As discussed earlier in this report, communication efforts should be focused internally (to keep employees informed about the activities of the ERG, convey resources, and promote membership) and externally (to establish the organization's talent brand). ERGs should work with an organization's communications or public information group, if there is one, or senior leaders.

Measurement: Ultimately, measurement should focus on the objectives and targets of the ERG. For example, an activity of the ERG to educate the broader workforce about etiquette toward people with disabilities might have a target for the number of people to be trained during a particular time period with a measure of actually trained versus target to be trained for that time period, as well as a short evaluation by those who participated.

Mentoring

Mentors can provide support, counsel, and constructive examples for employees with disabilities as they acclimate to the work environment and their job responsibilities, as well as throughout their career life cycles.⁶⁸ A 2010 study reported that almost one-fifth (18 percent) "of employed people with disabilities are matched with a mentor at work, slightly over 14 percent for the 21 small (fewer than 500) companies consulted by The Conference Board."⁷⁰ Seventy-two percent of "employees with disabilities who have mentors agree[d] that [their mentors] play an important role" in their success at work.⁷¹

In addition to traditional mentoring between a more senior mentor and a more junior mentee or protégé, many other forms of mentoring have proven effective for people with and without disabilities.⁷²

Peer mentoring: A mentor close in age, rank, and experience to the mentee provides support and guidance in an informal way, or an employee with a disability provides mentorship, usually to someone with a similar disability. Peer mentoring can also be done in groups, typically as leadership development around a series of topics, such as: career self-management, influence skills, and effective communication skills.

Group mentoring: A mentor, often a more senior leader, works with a group of mentees with common interests and needs. Group mentoring is also typically organized around a series of topics.

Virtual Mentoring: A mentor advises a mentee through e-mail or other online media.

Successful traditional mentoring programs include:⁷³

- Prescreening of mentors
- Carefully matching mentors and protégés to ensure compatibility, optimal career development, and mutual learning and benefit
- Regularly monitoring the effectiveness of mentoring matches
- Providing training for mentors, both before a match and during the mentoring process
- Focusing on the needs and interests of the mentee, not the expectations of mentors
- Ensuring that accountability is built into the mentoring relationship
- Engagement over an extended period; typically, the longer the mentoring relationship continues, the more positive the outcome

Mentoring can be mutually beneficial. In addition to the benefits provided to mentees, mentors can experience increased self-esteem, a sense of accomplishment, increased patience, and improved supervisory skills.⁷⁴ They also might learn something about employees with disabilities. This “reverse mentoring” can be a separate program. More generally, employers gain other advantages from mentoring, which can serve as a method for promoting professional development, an effective retention tool, and a source of improved supervisory skills, work habits, productivity, and job satisfaction among employees.⁷⁵ For information on mentoring in the workplace for young employees visit the National Collaborative on Workforce and Disability [mentoring resource page](#). For a comprehensive guide to mentoring in private business, see the [Workplace Mentoring Primer](#) from AskEARN.org.

The Bottom Line for Small Businesses

- Assign mentors to newly hired employees with disabilities prior to their arriving on the job and to those employees with disabilities already on the job.
- Provide reasonable accommodations even if your business is too small to be covered by law (they don't cost much and they'll build a lot of goodwill and potentially provide access to customers and clients).
- Offer at least a half-day of disability awareness and etiquette training. An additional benefit is that it will help attract and satisfy clients and customers with disabilities.
- Establish a focus group of employees with disabilities to be convened quarterly or at least biannually to understand how they are experiencing your workplace, their unmet needs, and how the workplace can be improved.

Costs of Employing People with Disabilities

Costs should ultimately be weighed against benefits to determine whether the investment of time and resources provides an adequate return for a small business. To put costs in context, this section starts with the operational benefits of employing people with disabilities. The next section,

Growing the Business, looks at the direct business development benefits of employing people with disabilities.

Benefits of Employing People with Disabilities

Accommodations

In follow up interviews conducted in 2004-2006 with 1,182 employers and interviews with 807 employers in 2008-2013, who had contacted the Job Accommodation Network for assistance with accommodations, the employers reported a number of direct and indirect benefits of accommodations, including increased employee retention, productivity, and attendance and savings on training and workers' compensation (Table 2).⁷⁶ The net estimated economic benefit (benefits minus direct cost) in the first year of providing an accommodation was \$11,335.⁷⁷

Turnover and retention

In a 2010 survey by the Kessler Foundation and the National Organization on Disability, 33 percent of HR managers and senior executives indicated that employees with disabilities had lower rates of turnover, while 7 percent said they had higher rates.⁷⁸ Another survey from 2007 found that employees with disabilities stay on the job an average of 4.26 months longer than employees without disabilities.⁷⁹ Thirty case studies taken from the 11 most relevant research papers on the costs of employee turnover demonstrate that it costs businesses about one-fifth of a worker's salary to replace that worker.⁸⁰

Work performance

In a 2002 survey of supervisors with experience managing people with disabilities, respondents “indicated that the work performance of employees with disabilities was equal to or better than coworkers on almost all of the measures of work performance.”⁸¹ In particular, the 255 supervisors said that, on average, employees with disabilities performed better than their coworkers in terms of punctuality, attendance, work quality, task consistency, and overall proficiency. In another study, Walgreens management analyzed productivity rates in 18 distribution center locations and found that the differences between the productivity of employees with and without disabilities were negligible. “[I]n three locations, employees without a disability were more productive, and in ten locations, employees with a disability were more productive.”⁸² In a study from 2000, of the 248 managers with experience supervising a worker

Table 2
Percentage of Respondents Citing the Following Benefits of
Accommodations for Employees with Disabilities

Direct Benefits	
Retained a valued employee	90%
Increased the employee's productivity	71%
Eliminated costs associated with training a new employee	61%
Increased the employee's attendance	54%
Increased diversity in the company	41%
Saved workers' compensation or other insurance costs	39%
Hired a qualified person with a disability	13%
Promoted an employee	9%
Indirect Benefits	
Improved interactions with co-workers	64%
Increased overall company morale	60%
Increased overall company productivity	56%
Improved interactions with customers	44%
Increased workplace safety	44%
Increased overall company attendance	38%
Increased profitability	30%
Increased customer base	17%
Increased profitability	24%

Source: Beth Loy and Linda Carter Batiste, "Universal Design and Assistive Technology as Workplace Accommodations," Job Accommodation Network, Office of Disability Employment Policy, U.S. Department of Labor, p. 11, accessed August 28, 2012 (askjan.org/research/JANUDATWhitePaper.doc).

with a disability who were asked how likely they were to recommend hiring workers with disabilities, 100 percent answered "likely" to "very likely."⁸³

According to a study from 2007, which examined 314 employees (95 with disabilities and 219 without disabilities), people with disabilities require a relatively minor amount of additional supervision compared to people without disabilities.⁸⁴ This study also revealed that people with disabilities had 1.13 more unscheduled absences over the previous six months, but had 1.24 fewer scheduled absences.⁸⁵

In a 2005 survey of 803 adults who received services from people with disabilities, 98 percent were "satisfied" or "very satisfied" with the services they received.⁸⁶ Thirty-five percent of HR managers and senior executives in a 2010 study judged employees with disabilities to be "more dedicated," while only 2 percent judged them to be "less dedicated."⁸⁷

Safety

In studies in 1981 and 1990, DuPont found that over 95 percent of workers with such disabilities as amputations, epilepsy, hearing disorders,

mental impairments, vision impairments, and paralysis were rated “average” or “above average” on safety.⁸⁸ A particular safety challenge is accidents of lift-truck drivers. At four of Walgreens distribution center sites, the 110 drivers with disabilities had 34 percent fewer safety incidents than the remaining driving population.⁸⁹

Work group performance

Do work groups that include people with disabilities underperform, outperform, or perform equal to groups that do not contain people with disabilities? No substantive research that examines the relationship between the inclusion of people with disabilities on a team and the performance of that team was identified in the course of this investigation. This section looks at the relationship between the diversity of the team in general and team performance and then examines whether the aspects of diversity that enhance performance are true for people with disabilities.

The relationship between diversity and group performance has historically been a mixed bag, with some studies reporting higher group performance and others reporting lower performance.⁹⁰ The major factor in lower group performance is that demographic diversity has been shown to increase conflict, reduce cohesion, complicate internal communications, and hamper coordination within the team.⁹¹ These negative team factors have been shown to be highly and easily addressable. The negative team factors decline over time as group members overcome differences and take advantage of diverse knowledge, values, and experience,⁹² and they are substantially less likely in groups with high levels of training in career development and diversity management.⁹³ The positive effects of diverse groups are not automatic and require time and effective management.

In a study from 2009, the effects of diversity on group performance were similarly mixed. In a large scale analysis of 108 empirical studies, covering 10,632 teams, a significant positive relationship was found between cultural diversity and creativity, but the authors also found that cultural diversity led to conflicts and decreased social integration.⁹⁴ Scott Page, using mathematical modeling to examine the impact of diversity on performance, found that “diversity trumps ability.” The best problem solvers tend to be similar in approach, so that “a collection of the best problem solvers performs little better than any one of them individually.” A group of intelligent, randomly selected problem

solvers provides a wider range of approaches to problem solving, generates more solutions, and offers more ways to back out of dead ends.⁹⁵

Diverse groups have a performance advantage because they tend to have more information, a richer range of perspectives and ways of representing problems, and a wider repertoire of problem-solving approaches.⁹⁶ Because people with disabilities have typically had to make more adaptations and accommodations to be successful in their personal and work lives, they may well bring a wider range of perspectives and problem-solving repertoires, contributing importantly to superior team performance.

Financial incentives

There are a significant number of incentives—government programs, tax deductions, and tax credits—to encourage and underwrite costs associated with hiring people with disabilities, but one 2003 study found that 77 percent of respondent companies did not take advantage of any of them.⁹⁷ There are a number of significant federal programs that directly benefit businesses. The place to start is with your [state VR agency](#). These programs include:

The Work Opportunity Tax Credit (WOTC) provides tax credits for new hires from eight target groups, including people with disabilities, that can typically be as much as \$2,400 for each new adult hire and \$1,200 for each summer youth hire.⁹⁸ For certain veterans’ groups and long-term family assistance recipients, the maximum can be up to \$9,600.⁹⁹ “The legislative authority for the WOTC program expired on December 31, 2013,” and although reauthorization is possible, it has not yet occurred. “[I]n the past, when the program’s authority lapsed, Congress has retroactively reauthorized the program back to the date of expiration.... [E]mployers should continue to submit WOTC applications for all target groups to State Workforce Agencies.”¹⁰⁰

Vocational Rehabilitation and Employment (VR&E) Program, a program of the U.S. Department of Veterans Affairs that provides on the job training, incentives that can reimburse employers up to 50 percent of a veteran’s salary for up to six months, and an unpaid work experience program in which the employer pays nothing and the VR&E provides a monthly subsistence allowance.

Disabled Access Credit, Internal Revenue Code Section 44 is a tax credit for expenditures on accessibility for eligible

small businesses that spend at least \$250, but do not exceed \$10,250 in any one taxable year.

Architectural/Transportation Tax Deductions, Internal Revenue Code Section 190 is a tax deduction of up to \$15,000 a year to businesses for “qualified architectural and transportation barrier removal expenses.”

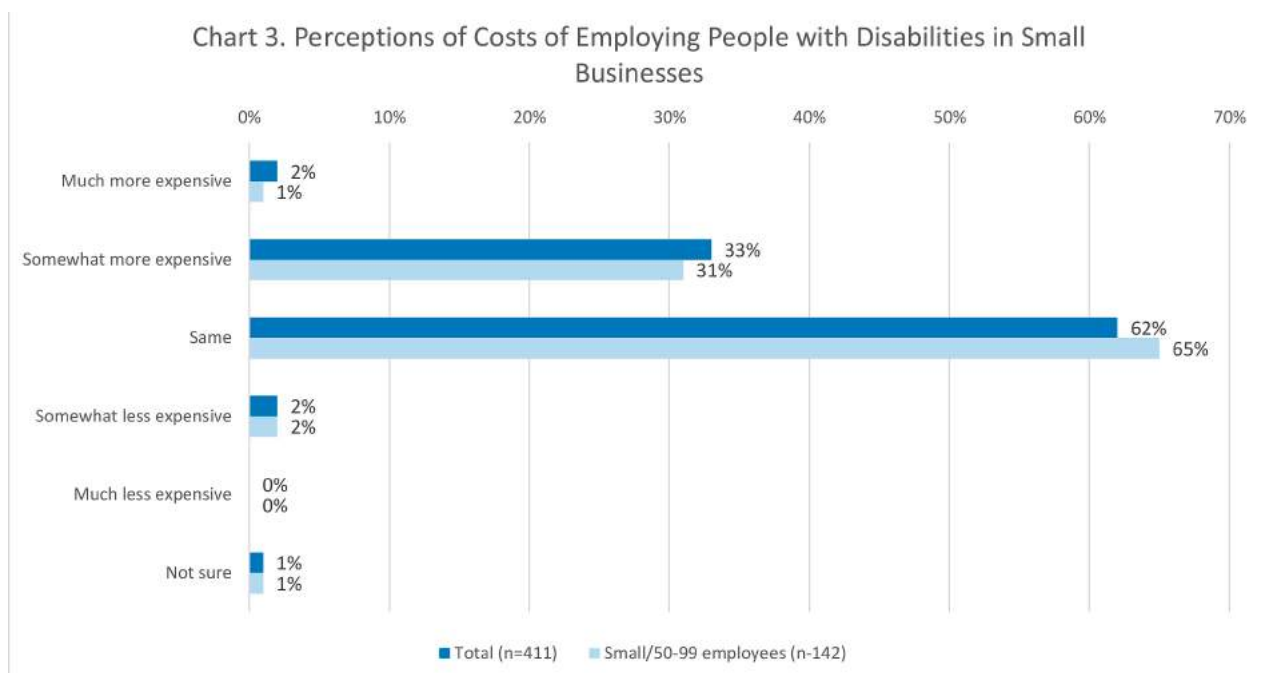
Costs of Employing People with Disabilities

Small businesses perceive the costs of employing people with disabilities to be greater than the costs of employing those without disabilities (Chart 3).¹⁰¹ In small businesses, 32 percent of companies perceive employees with disabilities to be more expensive, while only 2 percent perceive them to be less expensive. The majority of small businesses (65%) believe employees with and without disabilities have the same employment costs.

Workers’ compensation costs

A number of studies offer evidence that the presence of a health or mental health condition or physical functioning limitations do not necessarily result in individuals with these issues filing workers’ compensation claims with any more frequency than their counterparts without such issues.¹⁰² For example, in a study of nearly 1,600 people diagnosed with work-related neck, upper extremity, and lower back musculoskeletal disease, only 25 percent filed workers’ compensation claims.¹⁰³ Walgreens reviewed 110 workers’ compensation claims over a 32-month period and found that “employees with disclosed disabilities incur:

- costs for medical treatment that are 67 percent less than the contrasting population;
- costs for indemnity/time off that are 73 percent less than the contrasting population;
- expense costs that are 77 percent less than the contrasting population.”¹⁰⁴



Source: Harris Interactive, Survey of Employment of Americans with Disabilities, Kessler Foundation/National Organization on Disability, October 2010.

Health care costs

Health care costs are complicated to assess on a national basis. Under the provisions of the ADA and Equal Employment Opportunity Commission (EEOC) guidance, “[e]mployers may not fire or refuse to hire a qualified applicant who has a disability, or who has a dependent with a disability, in order to avoid potential increases in health insurance costs.”¹⁰⁵ In effect, covered employers cannot use health care costs to make employment decisions, making the cost of health care inconsequential. Nevertheless, the annual health care expenditures on a person with disabilities in the U.S. population—working and not working—do exceed those of people without disabilities.¹⁰⁶ Of course, as noted above, people with disabilities are only 3.3 percent of the U.S. workforce and those with more severe disabilities, which require higher health care expenditures, are often not in the workforce at all. Several other factors mitigate the impact on employers of these disproportionate expenditures:

- Most employers contribute less than 100 percent of health care costs. In 2011, on average, they contributed 82 percent of the cost for single workers and 72 percent for families.¹⁰⁷
- For veterans, the Veterans Administration takes responsibility for health care related to a service-connected disability, while a private insurer is responsible for the rest.
- A significant proportion of people with disabilities become disabled after they reach retirement age and are, by definition, not in the workforce.¹⁰⁸
- Most states offer the federal Medicaid Buy-in Program that allows workers with disabilities to maintain their Medicaid coverage while having higher earnings than normally allowed.¹⁰⁹ For example, in New York, to qualify for the Buy-In an employee must be a “working-age” person with a disability engaged in paid (part-time or full-time) work and must have a gross income not higher than \$58,476 for individuals and \$78,588 for couples along with non-exempt resources that do not exceed the Medicaid resource level of \$20,000 for a one-person and \$30,000 for a two-person household.¹¹⁰

Because of state-by-state variation and other variables, it is difficult to assess the impact of employing people with disabilities on employers’ health care costs. Given the mitigating factors above, it is reasonable to say that a substantial portion of the greater cost of health care for people with disabilities would not be passed on to employers who hire them.

Accommodation costs

The ADA requires covered organizations to provide “reasonable accommodations” for people with disabilities unless the accommodations represent an “undue hardship.” “Undue hardship” is defined as an “action requiring significant difficulty or expense” when considered in light of a number of factors, including the nature and cost of the accommodation in relation to the size, resources, nature, and structure of the employer’s operation. Undue hardship is determined on a case-by-case basis.¹¹¹

Some employers are concerned that providing accommodations will be expensive, but the findings in two studies do not support this perspective. According to an ongoing study conducted by the Job Accommodation Network (JAN), employers report that a high percentage (58%) of accommodations cost absolutely nothing to provide, “while the rest typically cost around \$500.” Employers in the JAN study represent a range of industry sectors and sizes and contacted JAN for information about workplace accommodations, the ADA, or both.¹¹² In another study of 500 accommodations conducted for Sears, Roebuck & Co. between 1978 and 1997, the majority (72 percent) reported no direct costs. Of the remainder, 17 percent cost less than \$100, 10 percent between \$100 and \$500, and only 1 percent cost more than \$500. From 1978 to 1992, the year that the ADA was implemented, the average direct cost of an accommodation was \$121. From 1993 to 1997, the average direct cost was \$45.¹¹³

Legal and related costs

In 2013, 5,675 charges brought under the Americans with Disabilities Act were resolved with benefits to the charging party, averaging \$20,417 per charge resolved. Nevertheless, the risk is low. Of the approximately 7.5 million firms in the U.S. with employees, the odds are less than one in a thousand that a company will pay for a resolution in any one year. In addition, organizations that are willing to develop work climates, policies, and practices that

welcome and support people with disabilities are unlikely to have charges brought in the first place. Workplace culture has a substantial influence over whether or not charges are filed. As a 2010 article notes, “A perceived devaluing of employees can escalate feelings of alienation and detachment from the workplace, ultimately leading to charges of discrimination.”¹¹⁵ Conversely, according to a 2009 paper, “Workplace culture improves for everyone when managers engage in positive ‘diversity behaviors,’ such as acknowledging all team members, promoting cooperation, being flexible, and respecting everyone.”¹¹⁶

The Bottom Line for Small Businesses

- The benefits of hiring people with disabilities outweigh the risks; from the data, it might well be said that hiring people without disabilities is slightly more risky.
- Provide at least a half day of training on leading inclusively and supportively for all supervisors.
- Conduct a short (no more than 15 minutes), confidential annual survey to assess the work climate; make sure to ask people to self-identify as having a disability so you can compare how all employees both with and without disabilities are experiencing the workplace. If you already conduct an employee survey, add three to five questions that are relevant to employees with disabilities.
- Take advantage of financial incentives.

Growing the Business

People with disabilities, their caregivers, and their families represent substantial markets, both as consumers of assistive technologies and support services and of general consumer products and services. Also, companies with vendor standards are often more favorable toward suppliers

who employ people with disabilities. Although the true size of either market is difficult to determine, research suggests that they are both substantial. Finally, consumers and clients are attracted to brands that are linked to companies that employ people with disabilities.

The Market for Assistive Technologies and Support Services

The research in this area includes both people with disabilities and older adults. However, the nature of the technologies and services is such that the older adults who use the services are most likely doing so because they have a disability. According to a study from December 2011, annual revenue for services, excluding medical services and overnight housing, was estimated to be \$34 billion.¹¹⁷ Another study from July 2011 anticipated that the U.S. market for assistive technologies, including eye glasses and contact lenses, will reach \$55 billion in 2016.¹¹⁸ These two markets were greater in size in 2011 than the gross domestic products of 151 out of the world’s 227 countries.¹¹⁹ With the aging of the workforce, these markets are likely to continue to grow.

The Consumer Market

People with disabilities earned an estimated \$269 billion in 2009, and people with disabilities and their family members (i.e., those who live in the same household) represent a population of 54.7 million.¹²⁰ Eighty-seven percent of consumers who responded to a 2005 survey said they “agreed” or “strongly agreed” that they would prefer to give their business to companies that employ people with disabilities; 92 percent of respondents were “more favorable” or “much more favorable” toward companies that hire people with disabilities.¹²¹

While companies that advance and support people with disabilities should avoid letting their publicity get ahead of their accomplishments, they should not be shy about publicizing their commitment and accomplishments. For American consumers, this is important information

that can have a strong influence on consumers' buying decisions. Eighty percent of respondents to a 2008 survey said that if the quality and price of two brands were equal, they would be likely to switch to a different brand if they knew that it supported a specific cause.¹²²

The Bottom Line for Small Businesses

- Engage employees with disabilities in establishing a "disabilities" branding for your business and don't hesitate to publicize your company's real accomplishments.
- Create a focus group of consumers or clients with disabilities to assess your branding and understand their evolving needs and requirements.

Planning Matrix

The planning matrix below is designed to assist small businesses to develop a plan and establish priorities for employing people with disabilities. It is designed to be useful to those contemplating the employment of people with disabilities, as well as those who already employ people with disabilities. It identifies bottom line actions that small businesses can take, provides spaces to add additional activities, a checklist to indicate those activities the business will address, and offers a timeline for when selected activities will be addressed. A fictitious example of a business called Security Systems LLC is also provided. To complete the matrix, follow the steps identified in the Instructions.

Instructions:

1. Establish a working group or committee or, if one is in place, use the diversity council or employee resource group to either provide input into completing the planning matrix or to collaboratively determine what actions should be taken and when. Include representation from key stakeholder groups, including senior management, supervisors, legal counsel, and employees with disabilities. If no people with disabilities are currently employed by your company, reach out to outsiders who have a disability and have expertise about your industry and the employment of people with disabilities.
2. Determine which Bottom Line Actions you will take and determine what additional actions you will take (e.g., the last two Bottom Line Actions in the Systems Security example which are in a different typeface) and place an "X" next to each.
3. Determine two or three time periods in which actions should be implemented, focusing initially on top management commitment, planning, and communications. Give your own names to those time periods. Decide in which period each action will be initiated and write down the date or quarter by which it will be completed. Some actions, such as "taking advantage of financial incentives," will be ongoing.
4. Assign one person to be accountable for each action and any others who should be involved in the leadership of the action and write their names in the Accountability column.

Planning Matrix

X	Bottom Line Actions	Build Momentum Pre-start to 6 months	Deepen Commitment 7 to 18 months	Institutionalize Gains 19 to 30 months	Accountability
	Articulate the business case for employing people with disabilities				
	Communicate the plan and business case frequently and thoroughly, especially to supervisors and middle managers				
	Write a document that voices the CEO's philosophy and commitment toward employing people with disabilities and place it on the company website in a prominent place				
	Get senior managers involved in a community organization that serves people with disabilities or in mentoring people with disabilities				
	Make all steps in the application process accessible; focus on the match between the skills, experience, and education of the applicant and the essential functions of the job; and treat all applicants equally.				
	Find community partners.				
	Offer internships to people with disabilities and ensure that current internship programs are inclusive of people with disabilities.				
	Assign mentors to newly hired employees with disabilities prior to their arriving on the job and to those employees with disabilities already on the job.				
	Provide reasonable accommodations even if your business is too small to be covered by law (they don't cost much and they'll build a lot of goodwill and potentially provide access to customers and clients).				
	Offer at least a half-day of disability awareness and etiquette training. An additional benefit is that it will help attract and satisfy clients and customers with disabilities.				
	Establish a focus group of employees with disabilities to be convened quarterly or at least biannually to understand how they are experiencing your workplace, their unmet needs, and how the workplace can be improved.				
	Provide at least a half day of training on leading inclusively and supportively for all supervisors.				
	Conduct a short (no more than 15 minutes), confidential annual survey to assess the work climate; make sure to ask people to self-identify as having a disability so you can compare how all employees both with and without disabilities are experiencing the workplace. If you already conduct an employee survey, add three to five questions that are relevant to employees with disabilities.				
	Take advantage of financial incentives.				
	Engage employees with disabilities in establishing a "disabilities" branding for your business and don't hesitate to publicize your company's real accomplishments.				
	Create a focus group of consumers or clients with disabilities to assess your branding and understand their evolving needs and requirements.				

Planning Matrix Example for Systems Security LLC

X	Bottom Line Actions	Build Momentum Pre-start to 6 months	Deepen Commitment 7 to 18 months	Institutionalize Gains 19 to 30 months	Accountability
X	Articulate the business case for employing people with disabilities	1st quarter			Ed with sr. team
X	Communicate the plan and business case frequently and thoroughly, especially to supervisors and middle managers	2nd quarter			Ed & sr. team
X	Write a document that voices the CEO's philosophy and commitment toward employing people with disabilities and place it on the company website in a prominent place		3rd quarter		Ed
X	Get senior managers involved in a community organization that serves people with disabilities or in mentoring people with disabilities	2nd quarter			
X	Make all steps in the application process accessible; focus on the match between the skills, experience, and education of the applicant and the essential functions of the job; and treat all applicants equally.	1st quarter			Mary
X	Find community partners.	1st quarter			Mary
	Offer internships to people with disabilities and ensure that current internship programs are inclusive of people with disabilities.				
X	Assign mentors to newly hired employees with disabilities prior to their arriving on the job and to those employees with disabilities already on the job.			7th quarter	Mary
	Provide reasonable accommodations even if your business is too small to be covered by law (they don't cost much and they'll build a lot of goodwill and potentially provide access to customers and clients).				
X	Offer at least a half-day of disability awareness and etiquette training. An additional benefit is that it will help attract and satisfy clients and customers with disabilities.		4th quarter		Rochelle
	Establish a focus group of employees with disabilities to be convened quarterly or at least biannually to understand how they are experiencing your workplace, their unmet needs, and how the workplace can be improved.				
	Provide at least a half day of training on leading inclusively and supportively for all supervisors.				
	Conduct a short (no more than 15 minutes), confidential annual survey to assess the work climate; make sure to ask people to self-identify as having a disability so you can compare how all employees both with and without disabilities are experiencing the workplace. If you already conduct an employee survey, add three to five questions that are relevant to employees with disabilities.				
X	Take advantage of financial incentives.	1st quarter	xxx	xxx	Mary
	Engage employees with disabilities in establishing a "disabilities" branding for your business and don't hesitate to publicize your company's real accomplishments.				
X	Create a focus group of consumers or clients with disabilities to assess your branding and understand their evolving needs and requirements.		5th quarter	xxx	Burt
X	Bring in outside speakers once a quarter who are people with disabilities and can speak articulately on their work experiences and what made them effective.		4th quarter	xxx	Rochelle
X	Conduct a market assessment to determine business opportunities for accessible security systems in the federal government.			8th quarter	Burt

Conclusion

In the U.S., small businesses offer the greatest promise of employment for people with disabilities. For many small businesses, however, the idea of reaching out to people with disabilities is daunting, given their limited resources and concerns about establishing top management commitment, finding qualified employees with disabilities, retaining them, the costs of employing them, and finding and keeping customers and clients. The extensive research reviewed for this report, subjected to the tough scrutiny that a small business leader would apply to any initiative, demonstrates that people with disabilities are an extraordinary labor pool which can improve productivity, work quality, retention, safety, business development, decision making, and problem solving at little or no additional cost, while improving the workplace for all employees.

Appendix A

Examples of Impairments and Major Life Activities Covered by the ADA Definition of Disability

Impairments	Major Life Activities
<ul style="list-style-type: none"> • Deafness • Blindness • An intellectual disability • Partly or completely missing limbs or mobility impairments requiring the use of a wheelchair • Autism • Cancer • Cerebral Palsy • Diabetes • Epilepsy • HIV infection • Multiple Sclerosis • Muscular Dystrophy • Major Depressive Disorder • Bipolar Disorder • Post-Traumatic Stress Disorder • Obsessive Compulsive Disorder • Schizophrenia 	<ul style="list-style-type: none"> • Caring for Oneself • Performing Manual Tasks • Seeing • Hearing • Eating • Sleeping • Walking • Standing • Sitting • Reaching • Lifting • Bending • Speaking • Breathing • Learning • Reading • Concentrating • Thinking • Communicating • Interacting with Others • Working and the Operation of a Major Bodily Function, including: <ul style="list-style-type: none"> • functions of the immune system, special sense organs and skin • normal cell growth • digestive, genitourinary, bowel, bladder, neurological, brain, respiratory, circulatory, cardiovascular, endocrine, hemic (blood), lymphatic, musculo-skeletal, and reproductive functions

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