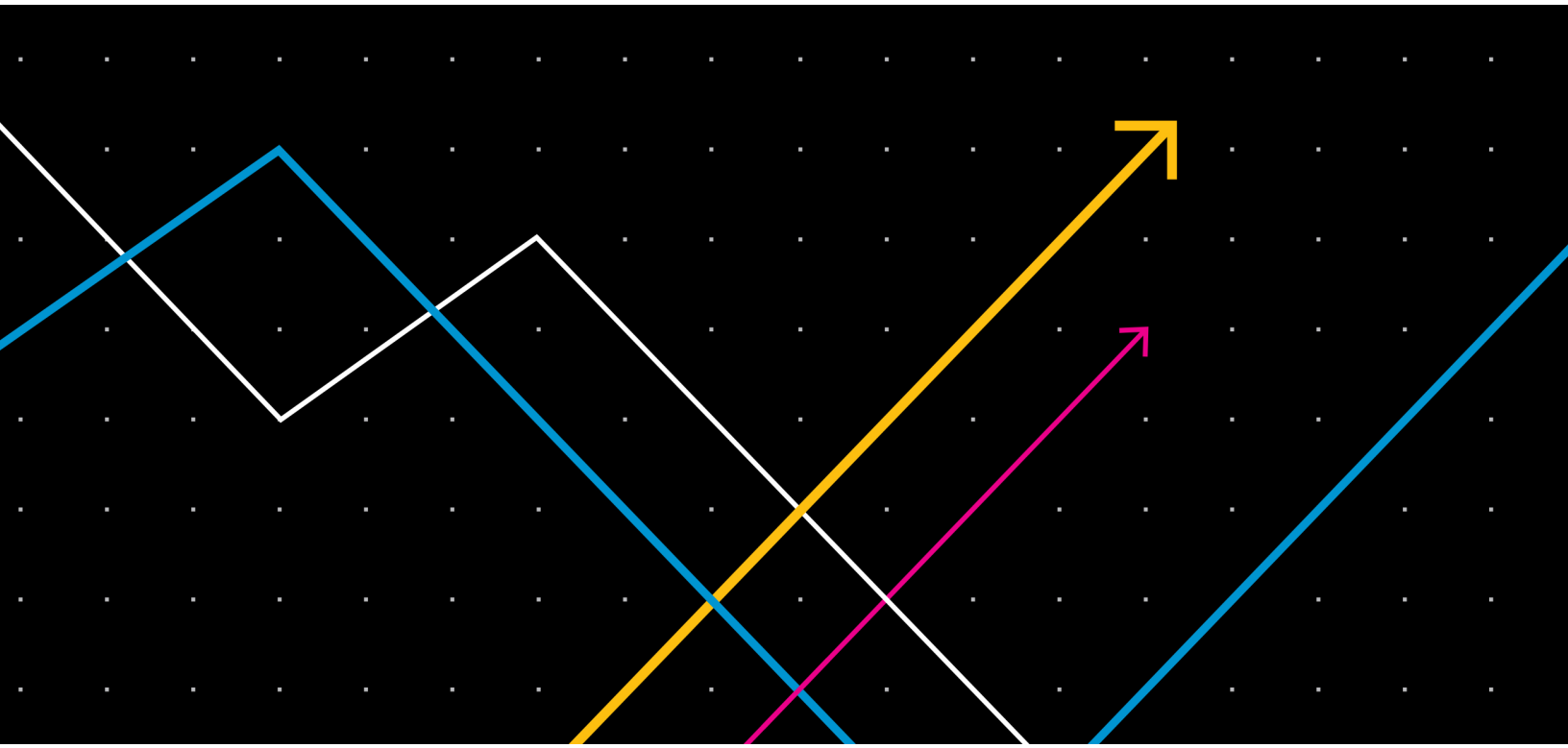

RESEARCH REPORT

Expanding Economic Security and Mobility for Disabled Workers of Color

Employment-Based Strategies to Support Workers at the Intersection of Race and Disability

Shayne Spaulding, Marokey Sawo, Madeleine Sirois, Nina Russell, and Ryan Kelsey

June 2025

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Acknowledgments

This report was funded by MetLife Foundation. We are grateful to them and to all our funders, who make it possible for Urban to advance its mission.

The views expressed are those of the authors and should not be attributed to the Urban Institute, its trustees, or its funders. Funders do not determine research findings or the insights and recommendations of Urban experts. Further information on the Urban Institute's funding principles is available at urban.org/fundingprinciples.

We are grateful to the project advisors who helped to shape this work, including Christine Liao (Association for People with Disabilities), AJ Link (New Disabled South, formerly with Autistic Self Advocacy Network), Kehsi Iman Wilson (New Disabled South), Katherine Peréz (The Coelho Center for Disability Law at Loyola Law School), and Shajira Brown (National Disability Institute). From the Urban Institute, Sue Popkin provided ongoing support and guidance, joined by Pamela Loprest, Laudy Aaron, and Elaine Waxman. Taylor Carty contributed to background research as a summer intern in 2024. Lexi Mills was responsible for copy editing.

Executive Summary

According to the US Department of Labor, in early 2024, the employment rate for people with disabilities stood at 37 percent, compared to 75 percent for workers without disabilities.[1] Following the COVID-19 pandemic, employment for people with disabilities has increased to historic levels, but huge gaps remain, especially for workers of color with disabilities.[2]

The challenges disabled people experience vary depending on their individual disabilities, such as disabilities that relate to physical mobility, neurodivergence, mental health or chronic illness. A key barrier many experience is ableism, defined as prejudice and discrimination directed at disabled people.[3] When ableism intersects with racism, these barriers are compounded, further limiting disabled workers of color from accessing quality jobs—an essential ingredient of economic security, mobility, and wealth building.[4]

One of the consequences of disabled workers of color being unable to pursue regular employment due to the various challenges discussed in this report is that it affects their livelihoods and their families. Additionally, the economy misses out on the benefit that these workers bring. Supporting disabled workers and creating inclusive workplaces is essential to maintain economic prosperity.

This report focuses on strategies to improve economic security and mobility for disabled workers of color through work. It aims to inform non-experts, including philanthropies, policymakers, practitioners,

[1] Kyle DeMaria (ed.) and Christopher McLaren, "Trends in Disability Employment," Trendlines, US Department of Labor Employment and Training Administration, October 2024, https://www.dol.gov/sites/dolgov/files/ETA/opder/DASP/Trendlines/posts/2024_10/Trendlines_October_2024.html.

[2] In this report, we focus on people of color who identify as Black, Latine, or Asian and are legally eligible to work in the United States. We refer to people who are of African descent as Black. We refer to people who are Latino, Latina or Hispanic as Latine. The studies referenced may use other terms. We use "people of color with disabilities" and "disabled people of color" interchangeably.

[3] Andrew Pulrang, "Words Matter, and It's Time to Explore The Meaning Of 'Ableism,'" Forbes, October 25, 2020, https://www.forbes.com/sites/andrewpulrang/2020/10/25/words-matter-and-its-time-to-explore-the-meaning-of-ableism.

[4] vika (@endlessyarning), "Ablenoir, anti-Black ableism, Black ableism, afro-ableism etc are all terms that refer to the same thing: the specific ableism Black disabled people experience," Twitter (now X), March 28, 2022, https://x.com/endlessyarning/status/1508391522299150343.

and researchers on these intersecting issues. This information will elevate the needs of disabled workers, spur increased investment, and expand promising solutions.

In conducting this research, we examined workers of color broadly, without limiting our focus to people with specific types of disabilities. The goal was to highlight the intersectional challenges that workers of color with disabilities face and highlight opportunities for philanthropists, employers and policymakers to improve employment outcomes in quality jobs.

Elements of Success

We identified five elements of success needed to work in tandem to achieve these goals—strategies that aim to elevate these workers' abilities, ensure their full inclusion in the workforce, and drive meaningful economic contributions that benefit the broader community and economy.

1. **Ensure basic economic security**

To ensure that workers of color with disabilities have access to quality jobs in the immediate and long term, they must receive basic wage protections, equal access to benefits, and the chance to pursue competitive employment. Phasing out the subminimum wage and implementing navigation strategies to manage the interaction of work and benefits will help accomplish this goal.

Policy change is needed to take the necessary steps to phase out the subminimum wage, and lessons can be learned from state pilots in place across the country. Strategies to support an effective transition from subminimum employment include:

- engaging with stakeholders to address concerns,
- prioritizing worker training to avoid displacement, and
- providing staff support to help workers transition to employment.

In order to help disabled workers be more financially secure and address the tradeoffs between work and benefits, federal, state, and local policymakers along with workforce and benefit support staff must implement a range of strategies. These include providing benefit counseling support and incentives such as work trial periods that do not affect benefit calculations. Modernizing programs through policy, such as updating earning thresholds that reflect meaningful employment and raising the asset limit across benefit programs, can further these ongoing efforts.

2. **Build skills for good jobs**

Ensuring economic security and mobility for disabled workers of color involves equipping them with the skills needed for quality jobs.

One strategy to overcome labor market segmentation is to help disabled workers of color access training aligned with industry demand and employers in high-quality jobs. This approach can include integrating them into broader workforce programs with strategies tailored to their needs, or creating programs that focus exclusively on workers with disabilities.

Subpopulations of disabled workers, such as older workers and people with criminal legal system involvement, face unique challenges based on their circumstances. These challenges highlight the necessity for tailored approaches to meet the needs of these groups, while also considering how disability and race intersect to amplify these difficulties.

Apprenticeship and other forms of on-the-job training allow workers of color with disabilities to receive training for jobs, while earning a wage and with a clear pathway to advancement.

3. **Support access to jobs**

To access good jobs and careers, workers require individualized and ongoing support that centers their preferences and involves close collaboration with employers.

Individual Placement Support (IPS) has shown effectiveness in improving employment outcomes of workers with mental health conditions, including promising results for Black and Latine workers. Emerging evidence points to the promise of IPS for serving other subgroups of disabled workers, including people in prison, people at risk of homelessness, immigrants, refugees, and asylees.

Working with employers is a critical part of services designed to support disabled workers of color in accessing jobs because it helps to identify hiring requirements, overcome issues of bias, and ensure employers provide reasonable accommodations.

4. **Improve the workplace**

A critical piece of economic security and mobility is maintaining employment and realizing opportunities to advance. To promote job retention, employers can change the workplace by:

- offering remote work. Occupations that allow telework saw the largest growth in disability employment during the height of the pandemic.

- changing the built environment. Strategies include maintaining a library of accommodations and revisiting accommodation conversations periodically as needs change.
- fostering a culture of disability inclusion. Employee resource groups can facilitate opportunities for workers of color with disabilities to openly share their experiences and perspectives.
- building employer collaborations. Government and intermediary organizations can offer groups of employers guidance, resources, and support to facilitate improvements in the workplace.

5. **Support alternative pathways through entrepreneurship**

Entrepreneurship offers opportunities for autonomy and for determining the nature of the work environment. However, entrepreneurs of color face barriers to accessing capital and necessary support, and those with disabilities face further barriers. There are opportunities to provide training and reform vocational rehabilitation systems to assist disabled entrepreneurs.

People with disabilities are self-employed at higher rates than people without disabilities, which may point to the opportunities that entrepreneurship creates for autonomy, flexibility, and design of the work environment.

To better support workers of color interested in starting their own business, vocational rehabilitation counselors, who tend to have disability expertise but lack knowledge of small-business development, need to be educated in business development strategies and connected to local small business development centers. Small business centers must also have better data and training to support entrepreneurs.

Overarching Recommendations

In addition to the specific strategies identified above, we also uncovered the need for broader narrative change as well as further recommendations for philanthropists and researchers operating in this important intersection of race, disability, and employment.

Narrative Change

The employment-based strategies outlined in this report address ways to remove barriers to the full participation of workers of color with disabilities in the workforce. One barrier to change is the mental models and conceptions of disability that employers, philanthropy, policymakers, and others providing

support to workers may hold. There are opportunities to change these mental models of disability, which involve roles for research organizations in providing data and evidence, the engagement of community-based organizations, and storytelling efforts in the media and popular culture.

Recommendations for Workforce Philanthropy

Philanthropy can be instrumental in catalyzing the implementation and scaling of promising approaches that will advance economic security, mobility, and wealth building for disabled workers of color, while ensuring the economy benefits from their talents. Foundation leaders who see the potential for positive impacts for disabled workers and the nation's prosperity can mobilize change by employing the following recommendations:

- Invest time in learning about the lived experience of disabled workers of color. Bring experts and people with lived experience in as strategic advisors and invite them to review potential investments.
- Invest in narrative change to bring more visibility to the untapped talents of disabled workers of color.
- Include disabled workers and learners of color as an important "design population" in investments aimed at achieving more equitable outcomes. Engage this population in designing requests for proposals or reviewing proposal submissions.
- Solicit proposals from groups with a focus on disabilities and connect them with workforce experts and practitioners. This will help cultivate meaningful collaborations that could forge new paths for others to follow.
- Fund disabled researchers of color to further this work.

Opportunities for Further Research

Improving and expanding research on people of color with disabilities can inform narrative change and improve the policies and practices that promote inclusion. Opportunities for further research include:

- expanding support for research on the intersection of labor market segmentation, race, and gender with updated data can better inform strategies and policy efforts;
- incorporating community-engaged methods, a rigorous methodology that centers collaborating with community members as integral partners and values lived experiences as expertise,[5] in

[5] Urban Institute, "Community Engagement Resource Center: Urban Institute," accessed January 24, 2025, https://www.urban.org/research-methods/community-engagement-resource-center#about.

research to provide opportunities for disabled workers of color to meaningfully shape and inform research and policies about them;[6]

- conducting research on specific employer-focused strategies to expand access, retention and advancement; and
- examining the effectiveness of approaches that improve postsecondary education and systems to promote strong workforce outcomes, including through online learning, given the findings we surfaced on the benefits of telework.

Moving Ahead

Disabled workers of color face significant challenges and opportunities in achieving economic security and mobility, and building wealth. Despite increased attention to these issues, substantial gaps remain, particularly in addressing the intersection of disability and race. Tailored approaches are essential to meet the unique needs of this population, and philanthropic efforts play a critical role in catalyzing systemic change.

By focusing key elements such as ensuring economic security, building skills, supporting access to jobs, improving accommodations, and fostering entrepreneurship, we can create inclusive and supportive pathways for disabled workers of color. These strategies aim to elevate their abilities, ensure their full inclusion in the workforce, and drive meaningful economic contributions that benefit the broader community and economy.

Moving forward, continued collaboration between policymakers, philanthropists, employers, and practitioners is essential to implement and scale effective solutions that prioritize the well-being and advancement of disabled workers of color.

[6] Lauren Farrell, and Susan J. Popkin, "'Nothing about Us without Us': How Community Engagement Can Help Create Disability-Forward Research," Urban Wire (Urban Institute) (blog), February 2, 2023, https://www.urban.org/urban-wire/nothing-about-us-without-us-how-community-engagement-can-help-create-disability-forward.

Expanding Economic Security and Mobility for Disabled Workers of Color: Employment-Based Strategies to Support Workers at the Intersection of Race and Disability

The employment rate for people with disabilities stood at 37 percent in 2024, compared with 75 percent for workers without disabilities, according to data from the US Department of Labor.[7] After the COVID-19 pandemic, employment for people with disabilities rose to historic levels, but huge gaps remain, especially for people of color with disabilities.[8] Disabled people face challenges that vary depending on the types of disabilities they have; that is, whether the disability is related to physical mobility, neurodiversity, mental health or chronic illness. Ableism—prejudice and discrimination directed at disabled people—is a key barrier.[9] When ableism intersects with racism, barriers to opportunity are compounded, and disabled workers of color are further barred from employment in a quality job; one of the essential ingredients of economic security, mobility, and wealth building. When disabled workers of color are prevented from pursuing integrated employment (i.e., employment in a regular job), not only does it affect their livelihoods and their families, but it also means that the economy cannot benefit from the assets they bring; there is a cost to exclusion. Therefore, maintaining economic prosperity requires supporting disabled workers and creating inclusive workplaces.

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[7] DeMaria (ed.) and McLaren, "Trends in Disability Employment."

[8] In this report, we use "people/workers of color with disabilities" and "disabled people/workers of color" interchangeably. As noted by Altiraifi (2019), in the disabled community, there has been a shift to "identity-first" language as opposed to "people-first" language, but this is not true with all subgroups of people with disabilities.

[9] Ableism specifically devalues disabled people in favor of non-disabled people, and such discrimination can be systemic. Lundberg and Chen (2024, 1) define structural ableism as "a system of historical and contemporary policies, institutions, and societal norms and practices that devalue and disadvantage people who are disabled, neurodivergent, chronically ill, mad, and/or living with mental illness and privilege people who are positioned as able-bodied and able-minded."

This report focuses on strategies to improve economic security and mobility through employment for disabled workers of color. It aims to inform non-experts, including philanthropies, policymakers, practitioners, and researchers, on these intersecting issues as a way of improving opportunities to elevate the needs of disabled workers and spur increased investments and development and expansion of promising solutions. Its purpose is to identify examples of programs, policies, and strategies that support access to and success in securing good jobs for workers of color with disabilities because a quality job sets the foundation for economic mobility. Its focus is on understanding the key challenges and issues that get in the way of developing effective programmatic interventions and policies.

A complex array of factors and systems is associated with creating wealth and economic inclusion, such as housing, health, access to credit, transportation, public benefits, education, and work. Workers of color with disabilities face additional challenges stemming from structural barriers and discrimination in each of these areas. In this report, we do not address all the systems that create challenges for people of color with disabilities but instead focus on a selection of employment-based strategies.

A substantial body of research examines the effectiveness of interventions aimed at improving employment outcomes for people with disabilities (ICF 2024). However, much of the existing evidence around strategies to support workers with disabilities does not consider how racial/ethnic bias compounds the barriers to employment. Goodman and colleagues (2019) offer an analysis of this interaction, focusing on multiple dimensions, including poverty, home ownership, education, employment, as well as others. But more research is needed on the intersection of disability and race/ethnicity and which employment-based strategies hold promise for contributing to solutions that narrow disparities in outcomes.

Data point to a workforce overall that is increasingly diverse and staying in the workforce longer because of changes in retirement benefits and rules (Coile 2018).[10] There is also a positive relationship between aging and disability, meaning that as people age, the prevalence of disability increases. Looking ahead, the size of the workforce is expected to shrink due to lower birth rates, decreases in net immigration, and increases in mortality rates in the United States for some groups (CBO 2024). This means that one way to meet the demand for workers now and in the future is to attract and retain workers with disabilities, including workers of color and older workers.

[10] Jonathan Yeo, "Why Are Older People Working Longer?" Beyond BLS, *Monthly Labor Review*, July 2019, https://www.bls.gov/opub/mlr/2019/beyond-bls/why-are-older-people-working-longer.htm.

As the workforce ages and becomes more diverse, there is an opportunity to support the implementation and scaling of promising approaches that will advance economic security, mobility, and wealth building through work, while ensuring the economy benefits from the talents of this important segment of the workforce. We offer insights for philanthropy, policymakers, and practitioners on the ways they can contribute to these efforts. The areas of opportunity, evidence, and examples discussed in this report are not exhaustive but rather aimed at putting a spotlight on selected needs where action could make a significant difference for workers.

Our Approach

In conducting the scan, we focused on disabled workers of color broadly—not limiting it to particular types of disabilities (see box 1). The goal was to make visible the intersectional challenges that workers of color with disabilities face and highlight opportunities for philanthropy and policymakers to improve outcomes by expanding and building on evidence-based and promising strategies. Furthermore, the parameters of our project scope led us to center the work on access to quality jobs, as defined in box 1. While we touch on a range of policies that support an individual's economic security and mobility, our focus was on employment.

BOX 1

Defining the Scope

What we mean by workers of color. In undertaking this work, we took a broad approach to capturing a wide range of strategies that might offer lessons across various subgroups. We focused on workers who identify as Black, Latine, or Asian and are legally eligible to work in the United States.[a] We did not include immigrants not legally eligible to work because our focus was on work within traditional employment contexts. We did not include Indigenous workers as part of the scan because we felt we could not adequately reflect the unique experiences of Indigenous workers in our research or through our advisory group within the scope of this project. Data on American Indians/Alaska Natives is included in federal data presented in this report.

What we mean by disabled. Disability is a complex concept that has been defined in both medical and social terms. The American with Disabilities Act defines disability as a "physical or mental impairment that substantially limits one or more major life activities" (Americans with Disabilities Act 1990).[11][12] At

[11] Americans with Disabilities Act of 1990. 42 U.S.C. § 12102 (1) (1990).

[12] "Americans with Disabilities Act," US Department of Labor, accessed February 19, 2025, https://www.dol.gov/general/topic/disability/ada

the same time, social environment affects the extent to which an individual experiences limitation connected to a disability. People's disability types vary—including disabilities related to physical mobility, sight, hearing, neurodiversity, cognitive conditions, immune conditions, mental health, and so on—often requiring different strategies to support their economic security. In conducting the scan, we did not focus on a specific type or types of disability but rather sought to identify examples of strategies in the key opportunity areas that were the focus of our research. Throughout this report, when citing studies about specific populations, we provide that information; otherwise, we group people with any disability together when referring to people with disabilities or disabled people.

What we mean by good jobs. The US Department of Labor and US Department of Commerce partnered to identify the characteristics of a good job to include freedom from discrimination in hiring; fair treatment on the job; access to a stable and predictable living wage and family sustaining benefits; the chance to join unions and exercise power; job security and a safe, healthy, and accessible workplace; the chance to develop skills and advance; and an organizational culture that values worker contributions. An Urban Institute review of job quality definitions identified additional dimensions, such as predictability of pay and opportunity to perform meaningful work (Congdon et al. 2020).

Sources: US Department of Labor and US Department of Commerce, "Good Jobs Principles," accessed January 14, 2025, https://www.dol.gov/sites/dolgov/files/goodjobs/Good-Jobs-Summit-Principles-Factsheet.pdf; Congdon, William J., Molly M. Scott, Batia Katz, Pamela J. Loprest, Demetra Smith Nightingale, and Jessica Shakesprere, *Understanding Good Jobs: A Review of Definitions and Evidence* (Washington, DC: The Urban Institute, 2020).
Note: [a] Throughout this report, we refer to people who are of African descent as Black. We refer to people who are Latino, Latina or Hispanic as Latine. The studies referenced may use other terms.

Methodology

To carry out this work, we first engaged a group of senior researchers who are part of the Urban Institute's Disability and Equity Policy Initiative (DEPI).[13] This group pointed us to key resources and helped us define the scope of our effort and to identify a set of advisers for our external advisory group (see the Acknowledgements section for list of advisors). We met with advisors twice (spring and fall 2024), and sought their input on the project scope, findings, and draft brief. We also consulted with external experts working in national nonprofits, government, philanthropy, and local service providers. We interviewed staff members from five organizations that focus on disabled workers. The

[13] "Disability Equity Policy," Urban Institute, accessed January 17, 2025, https://www.urban.org/tags/disability-equity-policy.

organizations were a government agency, a funder and research organization, and three direct service organizations.[14]

Research Questions

We began with the following set of research questions to guide our work:

- What are the most recent trends in employment conditions and job quality for workers of color with disabilities?
- What are examples of promising or effective strategies to advance economic security and mobility for workers of color with disabilities through employment? How can these strategies contribute to building wealth in the long term?
- How do promising programs or strategies effectively support workers of color, workers with disabilities, and workers of color with disabilities?
- What are opportunities and challenges to build on and scale promising examples?

In the following sections of the report, we provide a background on the literature at the intersection of race/ethnicity, disability, and employment; the policy context; and data on the current state of the workforce. Then we describe three areas of opportunity for advancing economic security and mobility of disabled workers of color through employment-based strategies.

Background

Advancing economic justice for US workers requires attention to advancing economic justice for people with disabilities. Workers with disabilities contribute to communities, workplaces, and the economy in multiple ways, but they face structural barriers that limit how they can contribute their assets and talents and that impede their economic security and mobility.

About the Disabled Population and the Intersectional Challenges They Face

Approximately 13.6 percent of the population (44.7 million people) have disabilities according to data from the 2023 one-year American Community Survey (see box 2).[15] Other data from the Centers for

[14] We intended to interview 16 organizations to identify examples of promising or effective policies and practices but encountered challenges in getting potential interviewees to respond to our inquiries. As a result, we relied more heavily on the literature review in the four areas of focus for this report.

[15] US Census Bureau, "S1810: Disability Characteristics," 2023 one-year American Community Survey, accessed January 18, 2025, https://data.census.gov/table/ACSST1Y2023.S1810?q=United%20States&t=Disability&g=010XX00US.

Disease Control and Prevention puts the number much higher, with approximately a quarter of the population being disabled.[16] Research has noted the limitations in government definitions of disability that rely on self-reporting, are dependent on the cultural context, and focus on functional limitations (Hermans, Morriss, and Popkin 2024).[17]

BOX 2

How Disability Is Defined in Labor Force Data

The Current Population Survey (CPS) and the American Community Survey (ACS), two primary data sources for studying the US labor force, identify people with disabilities through six questions that ask about functional difficulties that impact daily activities. Researchers identify respondents who answer "yes" to any of the six questions as disabled. Below are the six questions from the CPS, which are based on and are very close in wording to the ACS questions, and are collected for household members ages 15 and older:

- "Is anyone deaf or does anyone have serious difficulty hearing?
- Is anyone blind or does anyone have serious difficulty seeing even when wearing glasses?
- Because of a physical, mental, or emotional condition, does anyone have serious difficulty concentrating, remembering, or making decisions?
- Does anyone have serious difficulty walking or climbing stairs?
- Does anyone have difficulty dressing or bathing?
- Because of a physical, mental, or emotional condition, does anyone have difficulty doing errands alone, such as visiting a doctor's office or shopping?"[a]

Note: [a] "Frequently Asked Questions about Disability Data," US Bureau of Labor Statistics, last modified August 26, 2015, https://www.bls.gov/cps/cpsdisability_faq.htm.

According to 2023 ACS data, the incidence of being disabled varies by racial and ethnic group (figure 1). Although not the focus of this report, disability is most prominent among American Indians/Alaska Natives, with 15.9 percent reporting having a disability. This share stands at 15 percent for Black households, 14.8 percent for white households, 14.3 percent for Native Hawaiian and other

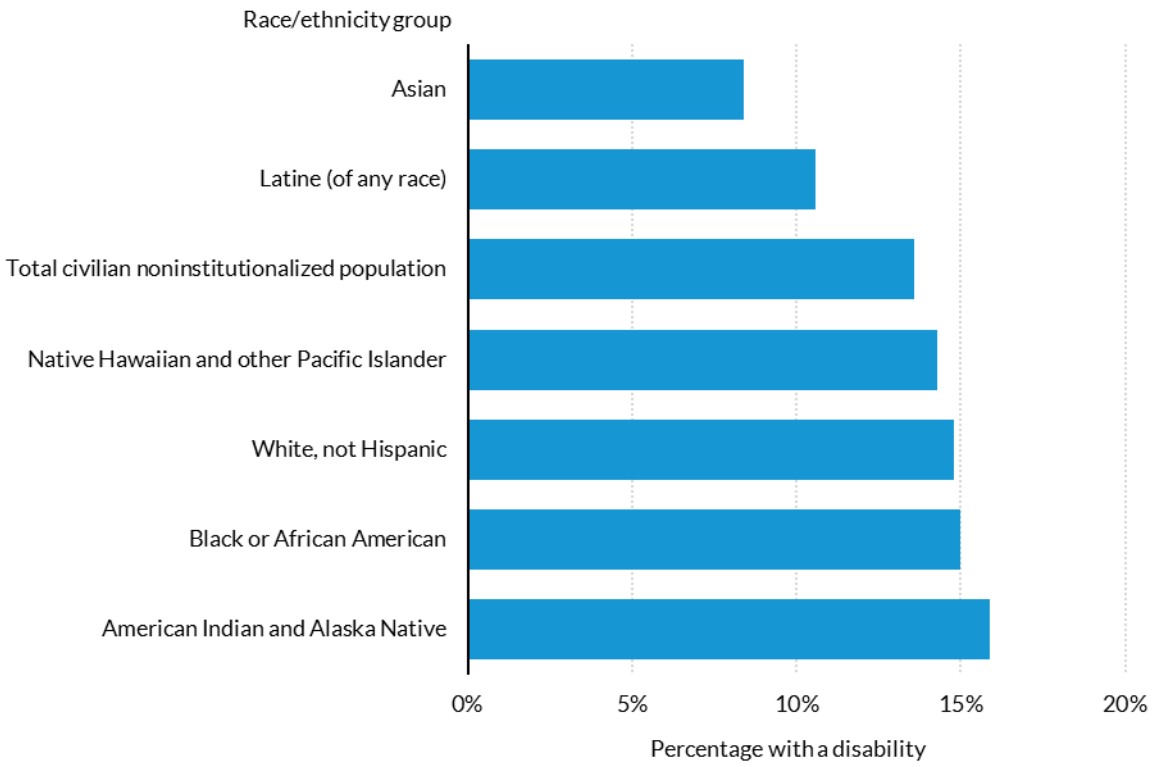
[16] "Disability and Health Data System (DHDS)," Centers for Disease Control and Prevention, accessed January 23, 2025, http://dhds.cdc.gov.

[17] Scott D. Landes, Bonnielin K. Swenor, Melissa A. Clark, Kelsey S. Goddard, Jean P. Hall, Amanda Hermans, Catherine Ipsen, et al., "A Research Roadmap toward Improved Measures of Disability," Health Affairs Forefront (blog), *Health Affairs*, July 9, 2024, https://www.healthaffairs.org/do/10.1377/forefront.20240708.306851/full.

Pacific Islanders, and 10.6 percent for Latine households. Some people are born with disabilities, while others become disabled due to diseases or accidents that cause harm or in response to environmental conditions, including poverty (Goodman, Morris, and Boston 2019). Rates of disability increase throughout the life course, with disability being associated with aging (Rochester et al. 2023). Data on disability notoriously undercounts the number of people who are disabled due to how disability is defined and whether individuals choose to disclose or are aware of their disability (Hermans, Morriss, and Popkin 2024).

FIGURE 1

Percentage of People with a Disability by Race/Ethnicity (2023)



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Source: US Census Bureau, "S1810: Disability Characteristics," 2023 one-year American Community Survey, accessed January 18, 2025, https://data.census.gov/table/ACSST1Y2023.S1810?q=United%20States&t=Disability&g=010XX00US.

Economic security, mobility, and wealth building are the result of many factors. Laws and policies have, over time, prevented full access to opportunity for people of color and for people with disabilities. People with disabilities have been subject to discriminatory practices and policies that have limited their economic security and mobility, including laws allowing forced institutionalization, prohibiting

immigration, and allowing lower wages for those with limited functionality due to a disability (Rochester et al. 2023). Laws and policies have also advantaged white people and disadvantaged people of color. Understanding the historical and structural factors that undergird exclusionary policies and practices is important for designing equitable solutions.

The intersection of race/ethnicity and disability compounds the challenges that workers of color face. When considering disabled people of any race/ethnicity, households with disabilities with annual household income below $15,000 numbered 30.1 million in 2021, compared to 5.4 million households without disabilities (Rochester et al. 2023). A higher share of Black and Latine disabled households earned less than $15,000 annually than their white counterparts. Among Black and Latine households with disabilities, 44.3 percent and 31.7 percent earn less than $15,000 annually, respectively, compared to 25.6 percent of white households with disabilities. Adults with disabilities are more likely to live in poverty, compared to those without disabilities (27 percent, compared to 12 percent). Among Black people with disabilities, 37 percent live in poverty, which is a higher percentage than any other group of disabled people (Goodman et al. 2019). Lower rates of employment are one factor related to the economic well-being of disabled people of color. Approximately one-third of working-age adults with disabilities are employed, compared to three-quarters of working-age adults without disabilities (Goodman et al. 2019). Furthermore, according to nationally representative data from the Urban Institute's "Well-Being and Basic Needs Survey" from December 2022, nearly one-fifth (18 percent) of disabled respondents reported unfair treatment at work, compared to 11 percent of non-disabled respondents, which may contribute to lower employment rates (Gonzalez and Echave 2023).[18] Finally, many benefits, such as access to health insurance or retirement benefits, are tied to work, which means that those who do not have equal access to jobs can be prevented from attaining these basic elements of economic security. Given the important role that work plays, promoting more equitable access to employment is one strategy for promoting economic mobility and wealth building for workers of color with disabilities.

Trends in Employment for Disabled People

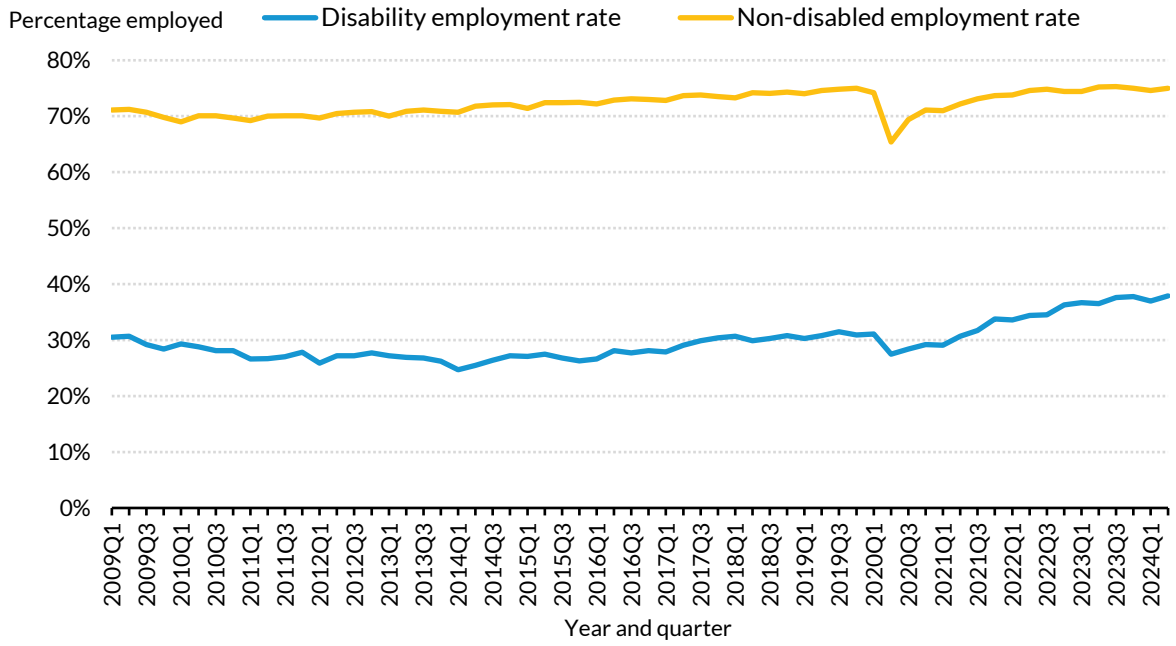
There have been long-standing gaps in key labor market indicators between disabled and non-disabled workers. One gap is the difference in the share of the non-institutionalized disabled workforce that is employed—that is, the employment–population ratio (EPOP) or employment rate between disabled and

[18] "The Well-Being and Basic Needs Survey," Urban Institute, accessed January 18, 2025, https://www.urban.org/policy-centers/health-policy-center/projects/well-being-and-basic-needs-survey.

non-disabled workers (see figure 2). In 2024, three-quarters (75 percent) of the working-age non-disabled population was employed (ages 16–64), compared to just 38 percent of their disabled counterparts. And disabled workers were nearly twice as likely as non-disabled workers to be unemployed, meaning people who are not employed and actively looking for work.[19] Racial/ethnic disparities exist among disabled workers: in 2024, among working-age population, 27 percent of Black disabled workers were employed, 36 percent of Hispanic disabled workers were employed, and 36 percent of Asian American and Native Hawaiian and Pacific Islander disabled workers were employed, compared to 40 percent for white disabled workers.[20]

FIGURE 2

Employment–Population Ratio among Working-Age People by Disability Status, 2009–2024



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Source: Kyle DeMaria (ed.) and Christopher McLaren, "Trends in Disability Employment," *Trendlines*, US Department of Labor Employment and Training Administration, October 2024, accessed December 7, 2024, https://www.dol.gov/sites/dolgov/files/ETA/opder/DASP/Trendlines/posts/2024_10/Trendlines_October_2024.html.

The cost of excluding workers of color with disabilities from employment and economic opportunity ranges across multiple factors, from the toll on an individual (e.g., economic precarity and

[19] "Disability Employment Statistics," DOL Office of Disability Employment Policy, accessed January 18, 2025, https://www.dol.gov/agencies/odep/research-evaluation/statistics.

[20] DeMaria (ed.) and McLaren, "Trends in Disability Employment."

social isolation) to broader social cost (e.g., lost productivity). For example, firms that put substantial effort in being disability inclusive are found to be 25 percent more productive than their peers and generate twice as much economic profit (Accenture and Disability:IN 2023).

Unprecedented Patterns from the COVID-19 Economic Downturn and Driving Factors

The labor market continues to be shaped by seismic consequences from the height of the COVID-19 pandemic, with long-standing trends for various sub-groups. Workers with disabilities are currently experiencing historic levels of employment.[21] Specifically, the employment rate is the highest on record since such data were collected in 2008. Looking at the working-age population (ages 16–64), in the first quarter of 2020, before the onset of the effects of the pandemic, the employment rate for working-age people with disabilities was 31 percent, compared to 74 percent for their non-disabled counterparts.[22] Comparing these numbers to the first quarter of 2024, the latest year of the same time period with data to account for seasonality, the employment rate for working-age disabled workers has increased remarkably to 37 percent, while the non-disabled rate has steadied at 75 percent. This six-percentage point increase in the share of the disabled population that is employed translates to a notable increase of 1.52 million more working-age disabled people employed, up from a total of 4.7 million employed in the first quarter of 2020 to 6.22 million employed in the first quarter of 2024.[23]

Following the economic crisis induced by the COVID-19 pandemic, disability employment recovered and increased at a much faster rate than employment for the non-disabled workforce. This recovery pattern is unprecedented following an economic downturn (Bloom, Dahl, and Rooth 2024). While the employment rate for working-age disabled workers grew by over 20 percent between 2019 and 2024, the same rate for their non-disabled counterparts has steadied (Bloom, Dahl, and Rooth 2024).

[21] Kennedy Andara, Anona Neal, and Rose Khattar, "Disabled Workers Saw Record Employment Gains in 2023, But Gaps Remain," Center for American Progress, February 22, 2024, https://www.americanprogress.org/article/disabled-workers-saw-record-employment-gains-in-2023-but-gaps-remain.

[22] DeMaria (ed.) and McLaren, "Trends in Disability Employment."

[23] DeMaria (ed.) and McLaren, "Trends in Disability Employment."

These employment level trends have ignited much research and debate in the last few years (Ameri et al. 2022; Bloom, Dahl, and Rooth 2024).[24] Several important pieces of this complex dynamic are worth noting. First, since the onset of the COVID-19 pandemic, the share of the population that reported having a disability has grown dramatically, increasing by 10 percent (1.6 million people) for the working-age population between February 2020 and February 2024. The working-age population without a disability increased by just 0.7 percent.[25] The majority of this increase is among people who only indicated having a cognitive disability (see box 2 on how disability is defined in labor force data).

Research has tied this sharp increase in the number of people with disabilities to be driven by the COVID-19 pandemic, most notably long COVID.[26] While the number of people reporting having a disability has increased, telework has simultaneously increased fourfold. Increases in disability employment are concentrated in jobs with higher availability of working from home. For example, over a quarter of the overall increase in disability employment is concentrated in the professional and related occupation group alone, which includes jobs such as computer-related occupations, scientists, and educators.[27] In fact, one study estimates that 80 percent of the increase in full-time disability employment is explained by the rise of working from home (Bloom, Dahl, and Rooth 2024).

Prior to the pandemic, disability advocates were already calling for changes to make employment more accommodating (Anand and Sevak 2017; Kanter 2022). Key among these goals were telework and reasonable accommodations, which took center stage in the public discourse during the height of the pandemic.

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[24] Charles S. Gascon, Joseph Martorana, and Samuel Moore, "The Changing Composition of Disability among America's Workers," *On the Economy Blog*, Federal Reserve Bank of St. Louis, August 22, 2024. https://www.stlouisfed.org/on-the-economy/2024/aug/changing-composition-of-disability-among-workers.

[25] Charles S. Gascon and Samuel Moore, "Are Workers with a Disability Facing New Opportunities or New Challenges?" *On the Economy Blog*, Federal Reserve Bank of St. Louis, July 9, 2024, https://www.stlouisfed.org/on-the-economy/2024/jul/are-workers-disability-facing-new-opportunities-new-challenges.

[26] Richard Deitz, "Long COVID Appears to Have Led to a Surge of the Disabled in the Workplace," *Liberty Street Economics* (blog), Federal Reserve Bank of New York, October 20, 2022, https://libertystreeteconomics.newyorkfed.org/2022/10/long-covid-appears-to-have-led-to-a-surge-of-the-disabled-in-the-workplace.

[27] DeMaria (ed.) and McLaren, "Trends in Disability Employment."

Labor Market Segmentation of Disabled Workers

Even with the unprecedented gains in employment discussed above, key challenges remain in the labor market for disabled workers, and particularly for disabled workers of color. Primary among these challenges is the concentration of disabled workers in particular segments of the labor market, which are often occupations and industries with low pay and undesirable working conditions (Maroto and Pettinicchio 2014). Disabled workers are most commonly employed as janitors and building cleaners, and other occupations such as cashiers and retail salespersons.[28] This labor market segmentation and the fact that workers with disabilities are nearly twice as likely as the general workforce to work part time are among the primary drivers of the lower earnings of disabled workers.[29] And for Black and Latine workers and women with disabilities, for example, these disparities are amplified by racial/ethnic and gender gaps (Biu et al. 2023; Zhavoronkova, Khattar, and Brady 2022).

Expansion of telework came with many gains for disabled people, as noted above, but these gains were concentrated in certain occupations and industries, which employ fewer people of color. Occupational segregation also worsens overall pay disparities between disabled and non-disabled workers. While some research has found little pay gap between disabled workers working full time, year-round as their non-disabled counterparts in the same occupations,[30] disabled workers have distinct labor market circumstances that affect their pay and economic security. They are more concentrated in certain jobs, such as service jobs, than non-disabled workers (Ameri et al. 2022).[31] Disabled workers are also more likely to work part time and less likely to be employed. Overall, Black and Latine disabled workers working full time, year-round make about 68 percent of the median earnings of non-disabled white workers (Brown, Fremstad, and Cai 2022). White disabled workers working full time, year-round make 86 percent of the median earnings of non-disabled white workers, with a lower share of 73 percent among all disabled white workers (Brown, Fremstad, and Cai 2022).

[28] Jennifer Cheeseman Day and Danielle Taylor, "In Most Occupations, Workers With or Without Disabilities Earn about the Same," *America Counts: Stories*, US Census Bureau, March 21, 2019, https://www.census.gov/library/stories/2019/03/do-people-with-disabilities-earn-equal-pay.html.

[29] Andara, Neal, and Khattar, "Disabled Workers Saw Record Employment Gains."

[30] Cheeseman Day and Taylor, "In Most Occupations, Workers With or Without Disabilities Earn about the Same."

[31] Bureau of Labor Statistics, "Persons with a Disability: Labor Force Characteristics—2023," news release, February 22, 2024, https://www.bls.gov/news.release/pdf/disabl.pdf.

Policy Context

To support employment and economic security for people with disabilities, the federal government has implemented policies going back more than 100 years with evolving views on disability and their equal treatment under the law. The first federal effort to support workers with disabilities was the Smith-Sears Veterans Rehabilitation Act (also known as the "Soldier's Rehabilitation Act"), which was expanded in 1920 to extend services to the civilian disabled population under the Smith-Fess Act (also known as the "National Civilian Vocational Rehabilitation Act").[32] The law represented a federal–state effort to support employment of people with disabilities. Initially it focused only on support for people with physical disabilities but has shifted over time, from an emphasis on serving those with mild to moderate disabilities to a system that more broadly serves people with a range of different types of disability (Dichtman et al. 2014). See box 3 for a definition of vocational rehabilitation today.

BOX 3

Defining Vocational Rehabilitation

According to the National Rehabilitation Information Center: "Vocational rehabilitation is made up of a series of services that are designed to facilitate the entrance into or return to work by people with disabilities or by people who have recently acquired an injury or disability. Some of these services include vocational assessment and evaluation, training, upgrading of general skills, refresher courses, on-the-job training, career counseling, employment searches, and consulting with potential or existing employers for job accommodations and modification. These services may also vary depending on the needs of the individual."

Source: National Rehabilitation Information Center, "What Is Vocational Rehabilitation?" accessed January 22, 2025, https://naric.com/faq/what-vocational-rehabilitation.

The Rehabilitation Act of 1973 was amended in 1992 to mandate that vocational rehabilitation (VR) agencies emphasize employment as the goal of service.[33] The act was again reauthorized in 2014 with the passage of the Workforce Innovation and Opportunity Act (WIOA), which governs the array of programs supporting employment for American workers and job seekers and providing employers with a qualified workforce. WIOA regulations emphasized "the achievement of competitive integrated

[32] Library of Congress, "Smith-Fess Act: Topics in Chronicling America," accessed January 22, 2025, https://guides.loc.gov/chronicling-america-smith-fess-act.

[33] "Disability & Employment: A Timeline," U.S. Department of Labor, Office of Disability Employment Policy, accessed January 22, 2025, https://www.dol.gov/agencies/odep/ada/ada30timeline.

employment" (see definition in box 4) and the idea that "individuals with disabilities, including those with the most significant disabilities, are capable of achieving high-quality, competitive integrated employment when provided the necessary services and supports."[34]

Beyond the supports provided to achieve competitive integrated employment, federal law has also aimed to prevent discrimination against people with disabilities. The Americans with Disabilities Act (ADA), the most comprehensive disability rights legislation in US history, was signed into law by former President George H. W. Bush in July 1990. The ADA defines a person with a disability as a person who "has a physical or mental impairment that substantially limits one or more…major life activities."[35] The employment provisions prohibit discrimination during application, hiring, and employment by employers with 15 or more employees.

In 1999, the US Supreme Court decided that, under the ADA, it is discriminatory to segregate people with disabilities into sheltered settings when community integration is possible. Following the landmark decision in *Olmstead v. L. C.*, according to the US Department of Justice, some state and local governments have worked to provide community alternatives to individuals. Yet, the practice of segregating individuals in sheltered settings has continued and individuals have received services short of their rights and desires.[36]

Charges of discrimination under Title I of the ADA are handled by the US Equal Employment Opportunity Commission (EEOC) and cover employers in the private sector or the federal government and labor unions. These charges, also known as complaints, describe experiences of discrimination based on one's disability during the hiring process or employment. In FY 2023, there were 29,160 charges of discrimination based on disability, which was the most common basis of discrimination charges, compared to 27,505 based on race/ethnicity and 25,473 based on sex.[37]

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[34] State Vocational Rehabilitation Services Program, 81 Fed. Reg. 55630 (August 19, 2016), https://www.federalregister.gov/documents/2016/08/19/2016-15980/state-vocational-rehabilitation-services-program-state-supported-employment-services-program.

[35] "Americans with Disabilities Act: A Brief Overview," Job Accommodation Network, updated July 26, 2012, https://askjan.org/articles/The-Americans-with-Disabilities-Act-A-Brief-Overview.cfm?cssearch=1946925_1.

[36] "Statement of the Department of Justice on Enforcement of the Integration Mandate of Title II of the Americans with Disabilities Act and *Olmstead v. L. C.*," US Department of Justice, Civil Rights Division, last updated February 28, 2020, https://www.ada.gov/resources/olmstead-mandate-statement/.

[37] "Enforcement and Litigation Statistics," Charge Statistics (National, FY 1997-2023), US Equal Employment Opportunity Commission, accessed January 22, 2025, https://www.eeoc.gov/data/enforcement-and-litigation-statistics-0.

Strategies

To support recent gains for disabled workers following the pandemic and address persistent racial/ethnic disparities, we identified five areas of employment-focused strategies that hold promise. The strategies listed here were identified through an initial literature search, consultation with internal and external experts, and a deeper dive into each strategy. In each area, we identify examples that are ripe for further examination, support, or expansion.

- **Ensuring basic economic security.** To ensure that workers of color with disabilities have access to good jobs in the immediate term and over the life course, they must receive basic wage protections, equal access to benefits, and the chance to pursue competitive integrated employment. Strategies to support basic economic security include eliminating the subminimum wage and helping workers navigate the interaction between work and public benefits.
- **Building skills for good jobs.** Economic security and mobility for disabled workers of color mean having the skills needed for quality jobs. Strategies to support skill development include training workers for good jobs that are in demand, such as through apprenticeship and other forms of paid on-the job training. There are also opportunities to design targeted programs for subgroups with experiences and circumstances that intersect with disability; for example, individuals returning to work from incarceration or older workers.
- **Supporting access to jobs.** To access good jobs and careers, workers require individualized and ongoing support that centers their preferences and involves close collaboration with employers. Individual placement support is an evidence-based strategy designed for those with mental illness. It is being expanded to meet the needs of disabled workers with intersecting identities.
- **Improving the workplace.** A critical piece of economic security and mobility is maintaining employment and realizing opportunities to advance. To create workplaces that meet the specific needs of disabled workers and to promote job retention, employers can change the built environment, cultivate a climate where disabled workers can perform their job duties, and engage in employer collaboratives to support workplace changes.
- **Supporting alternative pathways through entrepreneurship.** Entrepreneurship offers opportunities for autonomy and for determining the nature of the work environment. There are ways to provide training and change systems of support to assist disabled entrepreneurs.

Ensuring Basic Economic Security

Disabled workers' economic security is threatened when they are prevented from the basic elements of a good job. One such threat is the subminimum wage—that is, legally being paid below the minimum wage while often working in segregated segments of the labor force. Working in a subminimum wage job has consequences for later employment outcomes because subminimum wage jobs are often manual work that do not prepare disabled workers with skills needed for today's modern economy; nor do these jobs tend to align with workers' interests as employees (National Council on Disability 2018). Subminimum wage employment also incentivizes a business model of low wages and perpetuates a narrative of disabled workers as having low productivity (National Council on Disability 2018). Disabled workers also face economic precarity when attaining a better quality job puts them at risk of losing public benefits due to restrictive and complex eligibility requirements. Various actors, including policymakers at both the state and federal level, can implement promising strategies as well as research-based reforms to address these challenges and help disabled workers build pathways to economic mobility. See box 4 for key terms related to the subminimum wage.

BOX 4

Definition of Subminimum-Related Terms

Subminimum Wage

The Fair Labor Standards Act permits certain workers, such as students or people with disabilities, to be legally paid below the federal or prevailing minimum wage. The subminimum wage refers to the wage rate such employees are paid.[a]

Section 14(c)

Section 14(c) of the Fair Labor Standards Act permits workers with disabilities to be paid below the prevailing minimum wage; that is, it is a specific type of subminimum wage.[b] Section 14(c) allows employers to pay workers the subminimum wage specifically because of a disability. Employers that seek to employ disabled workers and pay them a subminimum wage under section 14(c) must first obtain a section 14(c) certificate from the Department of Labor.

Sheltered Workshops

Sheltered workshops are places specifically designed to provide employment opportunities for people with disabilities including physical, mental, and developmental disabilities.[c] Sheltered workshops can be operated by private non-profit, state, or local government institutions. They began in the early 20th century as a solution for getting people with disabilities out of asylums and into the labor force (Pettinicchio, Maroto, and Brooks 2022). Most disabled workers earning subminimum wages work in sheltered workshops.[d]

Competitive Integrated Employment

Competitive integrated employment (CIE) contrasts sheltered workshops, and it is defined in the Workforce Innovation and Opportunity Act (WIOA) as part-time or full-time work where a disabled employee

- is paid at or above the prevailing minimum wage and making a similar wage rate as people without disabilities performing similar duties,
- receives the same benefit levels as people without disabilities holding similar positions,
- works somewhere the person interacts with people without disabilities, and
- has opportunities for career advancements similar to workers without disabilities in similar positions.[e]

Sources: David Pettinicchio, Michelle Maroto, and Jennifer D. Brooks, "The Sociology of Disability-Based Economic Inequality," *Contemporary Sociology* 51, no. 4 (2022): 249–70. https://doi.org/10.1177/00943061221103313.
Notes: [a] "Subminimum Wage," US Department of Labor, accessed January 22, 2025, https://www.dol.gov/agencies/whd/special-employment.[b] US Department of Labor, "Fact Sheet #39: The Employment of Workers with Disabilities at Subminimum Wages," US Department of Labor, revised July 2008, http://www.dol.gov/agencies/whd/fact-sheets/39-14c-subminimum-wage.[c] Social Security Administration. 2017. "SSA - POMS: RS 02101.270 - Services for Sheltered Workshops." January 4, 2017. https://secure.ssa.gov/poms.nsf/lnx/0302101270.[d] US Department of Labor, n.d. "Section 14(c) Subminimum Wage Certificate Program," accessed November 26, 2024, https://www.dol.gov/sites/dolgov/files/odep/pdf/chaptertwo14cprogram.pdf.[e] "Competitive Integrated Employment (CIE)," US Department of Labor, Office of Disability Employment Policy, accessed January 22, 2025, https://www.dol.gov/agencies/odep/program-areas/cie.

PHASING OUT THE SUBMINIMUM WAGE TO ENSURE BETTER WAGES

For disabled workers, a particular form of labor market segmentation is employment under the subminimum wage; that is, legally paying disabled workers below the federal or prevailing state minimum wage, specifically through section 14(c) of the Fair Labor Standards Act of 1938.[38] Subminimum wage due to disabilities and sheltered workshops ("supervised workplaces paying subminimum wages through contracts often from government agencies and nonprofit organizations") began in the early 20th century as a solution for getting people with disabilities out of asylums and into the labor force (Pettinicchio, Maroto, and Brooks 2022, 251). These programs were created to help disabled war veterans secure employment then extended to the general population, but less consideration was given to job quality or pay.

Subminimum wages have marginalized workers with disabilities, contributing to economic inequality and perpetuating poverty, especially among women and people of color with disabilities

[38] "Fact Sheet #39: The Employment of Workers with Disabilities at Subminimum Wages," US Department of Labor, revised July 2008, http://www.dol.gov/agencies/whd/fact-sheets/39-14c-subminimum-wage.

(Maroto and Pettinicchio 2014, 2022). While the use of subminimum wages has decreased over the years, they still impact a considerable number of people, particularly in regions with higher levels of implicit bias against people of color (Friedman 2019). As of July 2023, 38,524 workers were employed under section 14(c) certificates, a 68 percent decrease relative to 2018 (APSE 2024). As discussed below and in box 5, this decrease is tied to efforts in a number of states to phase out or eliminate the subminimum wage.

BOX 5

Lessons from Subminimum Wage to Competitive Integrated Employment Programs

The Disability Innovation Fund (DIF), administered by the U.S. Department of Education, has funded five-year Subminimum Wage to Competitive Integrated Employment (SWTCIE) programs, which began in 2022. SWTCIE programs aim to increase competitive integrative employment (CIE) among people currently in or otherwise heading for subminimum wage employment. SWTCIE demonstration projects offer insights into the steps and considerations involved in removing subminimum wage employment and the stakeholders affected, including disabled workers, their family members, and employers.[a]

For example, California, a SWTCIE grantee, passed legislation to phase out all subminimum wage for disabled workers by January 2025.[b] The bill required the State Council on Developmental Disabilities (SCDD) to develop a transition plan and subsequent reports after the phase out deadline through 2027. The bill's cosponsors, Disability Rights California and SCDD, prioritized creating a transition plan and gathering feedback from key stakeholders, including disabled workers, family advocates, and community members.

Source: "Disability Innovation Fund (DIF) Programs," National Clearinghouse of Rehabilitation Training Materials, accessed January 22, 2025, https://ncrtm.ed.gov/dif.
Note: [a] "Disability Innovation Fund's Subminimum Wage to Competitive Integrated Employment Project Evaluation," Mathematica, accessed January 22, 2025, https://www.mathematica.org/projects/disability-innovation-funds-subminimum-wage-to-competitive-integrated-employment-project-evaluation.[b] California State Council on Developmental Disabilities, Transition Plan to Phase Out Subminimum Wages: SB 639 (2021, Durazo). (Sacramento, CA: California State Council on Developmental Disabilities, 2023), https://scdd.ca.gov/wp-content/uploads/sites/33/2023/01/SB-639-REPORT-FINAL_ACCESSIBLE-FOR-WEB_1.2023.pdf.

Effectively addressing the subminimum wage. Disabled workers are often employed in low-wage, non-union jobs and are more susceptible to wage theft. Employment under the subminimum wage amplifies these problems. For example, in its investigation, the Government Accountability Office (GAO) found that workers employed by section 14(c) holders were owed $15 million in unpaid wages, mostly in violations of federal labor laws (GAO 2023). Subminimum wage employment exacerbates the economic insecurity disabled workers face. For some, this is further compounded at the intersection of disability,

race/ethnicity, and gender, with women of color with disabilities facing the highest poverty rates and lowest levels of income (Pettinicchio, Maroto, and Brooks 2022). Whereas the subminimum wage once was intended to secure employment for people with disabilities and out of institutions, decades later much work remains to improve labor market barriers faced by disabled workers. Most employers holding section 14(c) certificates are sheltered workshops where work usually occurs in segregated settings, further isolating disabled workers (Avellone et al. 2023).

Phasing out and eliminating section 14(c). One important element to create a better workforce for disabled workers is to phase out and eliminate employment under section 14(c). Integration into competitive employment settings with support will help disabled workers build better career pathways with better pay and working conditions, as well as be more integrated in their communities. A 2023 Government Accountability Office report concluded that people working under section 14(c) certificates earn an average of $4.15 per hour, with the majority earning below $3.50 per hour. Only 14 percent earned the stagnated federal minimum wage of $7.25 per hour or higher (GAO 2023, figure 7). At the time of writing, the US Department of Labor (DOL) in December 2024 proposed a rulemaking change to stop issuing new section 14(c) certificates and for all existing certificates to be phased out within three years. It cited the ample research on subminimum wages, including other avenues disability advocates have fought for over the past century to secure employment for people with disabilities. Federally phasing out and eliminating section 14(c) would be a notable policy change and help set the floor for labor market conditions for disabled workers.[39]

Given that for some disabled workers, subminimum wage employment has been their only entryway into the workforce, how the practice is phased out and eliminated matters. We can learn lessons from states that have been working toward eliminating or phasing out section 14(c) in the last several years. Currently, in at least 17 states, disabled workers make at least the minimum wage (Heigl, Knackstedt, and Silva 2024).

Phasing out the subminimum wage does not harm disability employment. The transition from subminimum wage to competitive integrated employment is multilayered and raises several concerns for some disabled workers' family members, loved ones, and community members. As one of our project interviewees pointed out, some family members fear their loved ones will be unable to secure "regular" employment or that employers will be unwilling to pay disabled workers the prevailing minimum wage

[39] "Notice of Proposed Rulemaking: Employment of Workers with Disabilities Under Section 14(c) of the Fair Labor Standards Act," US Department of Labor, accessed January 22, 2025, https://www.dol.gov/agencies/whd/workers-with-disabilities/nprm-employment-of-workers-with-disabilities-14c.

or higher. Research shows that these concerns can be addressed, and that the fears of a drop in employment did not materialize in the states that have fully eliminated or are phasing out section 14(c).[40] For example, research has shown that phase out and eventual elimination policies in New Hampshire and Maryland did not lead to job loss for disabled workers. In fact, strong evidence exists of an *increase* in employment in some states following a repeal for workers with intellectual and developmental disabilities (IDDs), who make up 90 percent of people employed under section 14(c) (Kakara, Bair, and Venkataramani 2024).

Steps to ease the transition from subminimum wage employment. The following efforts stand out as essential to ensuring an effective transition from subminimum employment:

- Engaging stakeholders in meaningful dialogue early to hear and address their concerns and take their suggestions into account (Aguillard and Gringlas 2024).
- Prioritizing worker training and funding needed to avoid displacing disabled workers currently working for subminimum wage and preparing them for different roles. People employed in sheltered workshops frequently perform tasks that do not prepare them for integration into the broader labor force (US Commission on Civil Rights 2020).
- Securing staffing to provide customized employment specialists to help workers in the transition to competitive integrative employment as well as engaging current section 14(c) certificate holders (Freeman and Howell 2024; Shenk and Jackson-McLean 2024).

Interaction of Work and Benefits: Addressing Concerns of Adverse Effects of Better Employment Opportunities

Disabled workers face a range of challenges in the workforce, including managing the complex web of income and asset requirements for those who receive social insurance benefits. A concern in improving the labor market outcomes for workers with disabilities is the unintended consequences that could arise from getting a better job. In June 2024, 8.3 million disabled workers and their family members received Social Security benefits, averaging a monthly payment of $1,538 for the disabled workers

[40] Jacqueline Alemany, Caitlin Gilbert, and Amanda Morris, "Fight over Pay for People with Disabilities May Erupt Next Month," *Washington Post*, August 30, 2024, https://www.washingtonpost.com/politics/2024/08/30/subminimum-wage-labor-department-politics-disabled-workers.

themselves.[41] Overall, people who are age 62 or older or have a disability and meet a work history criterion qualify for Social Security, along with their dependents.[42] And in June 2024, nearly 5 million people under the age of 65 received Supplemental Security Income (SSI) benefits, the second most significant social insurance program for people with disabilities.[43] Recipients between the ages of 18–64 received an average monthly payment of $743.51. People with limited income and resources who are over the age of 65 or have a disability qualify for SSI.[44] By definition, non-retirees who qualify for SSI have a disability that severely limits their functioning and have little to no assets or incomes.[45] As such, SSI benefits are a lifeline for recipients and make up a significant share of their household income (Smalligan 2024).

Currently, becoming employed can result in steep cuts in benefits from public support programs for disabled workers, creating trade-offs and concerns about choosing between working and receiving benefits (Jennings 2024). For example, for the standard deduction rate for SSI, every $2 earned above $65 in a month results in a $1 reduction of benefits, a pseudo 50 percent "tax" rate.[46] Furthermore, stringent asset limits make recipients more financially vulnerable by restricting them from saving while working for important things like emergencies, unexpected expenses, and saving for retirement. They also increase costs for both recipients and the government because of higher administrative burden and

[41] "Fact Sheet on the Old-Age, Survivors, and Disability Insurance Program," Social Security Administration, October 16, 2024, https://www.ssa.gov/OACT/FACTS.

[42] Social Security Office of Retirement and Disability Policy. n.d. "Annual Statistical Supplement, 2020 - Social Security (Old-Age, Survivors, and Disability Insurance) Program Description and Legislative History," Social Security Administration Research, Statistics, and Policy Analysis, accessed February 8, 2025, https://www.ssa.gov/policy/docs/statcomps/supplement/2020/oasdi.html.

[43] "SSI Monthly Statistics, June 2024," Social Security Administration, accessed January 23, 2025, https://www.ssa.gov/policy/docs/statcomps/ssi_monthly/2024-06/table01.html.

[44] Social Security Administration, n.d. "SSI Eligibility: Supplemental Security Income (SSI)," accessed February 8, 2025, https://www.ssa.gov/ssi/text-eligibility-ussi.htm.

[45] "Supplemental Security Income (SSI)," Social Security Administration, accessed January 23, 2025, https://www.ssa.gov/ssi.

[46] "Supplemental Security Income (SSI) Work Incentives," Social Security Administration, accessed January 23, 2025, https://www.ssa.gov/ssi/text-work-ussi.htm.

churn.[47] These adverse effects can be consequential even for some otherwise high-income disabled workers who receive vital public benefits.[48]

Reforming benefit structures and requirements are an important piece of the puzzle to achieve 2024's National Disability Employment Awareness Month (NDEAM) theme of "Access to Good Jobs for All."[49] Increasing asset limits and setting a universal asset limit across benefit programs would help families be more financially secure by allowing them to save without risking their benefits as well as reduce program administrative burdens.[50] Congressional action to modernize SSI overall, including incorporating evidence-backed research on earning thresholds that reflect meaningful employment, is also an important step to advance economic mobility for disabled workers.[51]

Ongoing reforms on navigating benefits while employed. The Social Security Administration has taken steps in this direction with the Work Incentives Planning and Assistance (WIPA) program, funded through the Ticket to Work and Work Incentives Improvement Act of 1999. Since 2021, the agency has funded 74 WIPA agencies across the country (see box 6). The program allows a nine-month waiting period when someone on disability benefits begins employment, during which they do not have a limit on how much they can earn. People receiving benefits can also deduct health-related expenses from their earnings limit. The program also offers support services to find employment as well as counseling on navigating benefits while working.

[47] Chantel Boyens, Signe-Mary McKernan, Eleanor Pratt, and Paige Sonoda, "Why a Universal Asset Limit for Public Assistance Programs Would Benefit Both Participants and the Government," *Urban Wire* (blog), Urban Institute, March 20, 2024, https://www.urban.org/urban-wire/why-universal-asset-limit-public-assistance-programs-would-benefit-both-participants-and-government.

[48] Joseph Shapiro, "This Disabled Woman Built a Career. A Federal Program That Helped Now Penalizes Her," NPR, October 2, 2024, https://www.npr.org/2024/10/01/g-s1-25453/social-security-ssi-disabilities-work-outdated.

[49] Taryn M. Williams, "Advancing Access to Good Jobs for All," *DOL Blog* (blog), September 30, 2024, http://blog.dol.gov/2024/09/30/advancing-access-to-good-jobs-for-all.

[50] Boyens, McKernan, Pratt, and Sonoda, "Why a Universal Asset Limit for Public Assistance Programs Would Benefit Both Participants and the Government."

[51] Jody Schimmel Hyde and Christal Stone Valenzano, "Reforms to SSI Could Make Good Jobs a Reality for More Workers with Disabilities," Mathematica (blog), October 1, 2024, https://www.mathematica.org/blogs/reforms-to-ssi-could-make-good-jobs-a-reality-for-more-workers-with-disabilities.

BOX 6

The Viscardi Center: A Work Incentives Planning and Assistance Agency

The Viscardi Center, an employment and education services organization for adults and youth with disabilities in New York, is one of the Work Incentives Planning and Assistance (WIPA) agencies. WIPA staff members help disabled workers receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) navigate benefit requirements and rules while employed or pursuing work. Workers can receive individualized counseling from a trained Community Work Incentives Coordinator (CWIC) on earning disclosure, avoiding overpayment, and finding expediated ways of getting their benefits reinstated if they are no longer working.

In an interview, a staff member from The Viscardi Center said the program has had a notable impact on the people they work with: "Social Security has been really creative in addressing loss of benefits concerns for people who are looking for employment, allowing them incentives to come off the rolls, if you will, but making it much easier for individuals to, if needed, to get back on if something life-changing happens. The latter addresses the concern expressed to us as, 'I'll have my income, but if I get fired tomorrow, it could take me three years to get back on Social Security.'"

Source: Authors' interview with Viscardi Center staff member and review of its website.

Building Skills for Good Jobs

Opportunities to support disabled workers of color in accessing high-quality jobs include occupational training, registered apprenticeship, and individual job placement.

Workers with disabilities face many barriers to accessing and completing high-quality job training. In a nationally representative survey of Americans with disabilities, the Kessler Foundation, a philanthropy dedicated to driving positive change for people with disabilities through grantmaking and research, found that a greater percentage of people with an early-onset disability (acquired from birth to age 18) have never worked, compared to those with adult-onset disabilities (Sundar et al. 2018). This finding is important because there is strong evidence to suggest that early work experience is predictive of later career success (Lindstrom, Kahn, and Lindsey 2013; Ross et al. 2018). Employment outcomes vary by individual characteristics, such as race/ethnicity, gender, age, and educational attainment (Sevak et al. 2015). Still, people with disabilities who are seeking work identify their disability as the

primary barrier to employment, followed by lack of education or training, the need for job accommodations, and lack of transportation.[52]

TRAINING FOR HIGH-WAGE, IN-DEMAND JOBS IN OCCUPATIONS AND SECTORS

One way to counter occupational segregation is to develop programs that aim to promote access to high-wage and quality jobs for disabled workers of color, who have historically been excluded from accessing these jobs and pathways. It is important to note that some pathways require a postsecondary credential, and so supporting equitable access to postsecondary education is a key strategy for helping these workers achieve economic security and mobility, although this is outside the scope of this report.

Evidence on the effectiveness of skills training for the broader population is mixed. A randomized controlled trial of the Adult and Dislocated Workers programs—two of the nation's largest publicly funded employment programs—authorized under the Workforce Investment Act (predecessor to WIOA) found no impacts from training services (Fortson et al. 2017). Similarly, an evaluation of the Health Professions Opportunity Grants, which focused on training for health care occupations, found no impacts from training (Peck, Litwok, and Walton 2022). In both cases, researchers concluded that training was readily available in the community, especially for health care jobs, meaning that control group participants were just as likely to get training. In contrast, several rigorous studies of sector-based strategies involving partnerships of employers and highly intensive services have shown positive impacts. For example, Maguire and colleagues (2010) in a study of three sector-based employment programs found positive impacts overall and for individual subgroups, including workers who are Black, Latine, immigrants, formerly incarcerated people, welfare recipients, and young adults. A study of Project Quest, a sector-based employment program in Texas serving a large population of Latine preparing for health care careers, found sustained impacts on employment 14 years after random assignment (Roder and Elliot 2024). These two studies did not track differences for participants with disabilities.

Research on sector-based programs for participants with disabilities is limited. Programs that serve other disadvantaged groups through sector-based programs may not collect information on disability systematically, researchers may not consider this dimension of identity in the interpretation of results, or sample sizes may be too small in integrated programs to yield meaningful results.

[52] Bureau of Labor Statistics, "Persons with a Disability: Barriers to Employment, Types of Assistance, and Other Labor-Related Issues—July 2021," news release, March 30, 2022, https://www.bls.gov/news.release/dissup.nr0.htm.

The IT sector has a projected demand for workers and offers the potential for high-quality jobs. Data on industry groups with the greatest prevalence of telework show the IT sector leading the pack. The largest percentage of remote workers was found in computer systems design and related services (57.8 percent); publishing industries, except internet (including software) (51.2 percent); and data processing, internet publishing, and related services (49.9 percent) (Pabilonia and Redmond 2024). The IT sector has been dominated by white men, with research showing occupational segregation (Spaulding et al. forthcoming a). As noted previously, the increases in employment for disabled people during the pandemic may be attributed to the expansion of work flexibility and telework, but this increase has not equally benefited disabled workers of color, who are less likely to have these types of jobs. Additional challenges for people with disabilities in the technology sector can include physical barriers and digital accessibility issues that occur when the needs of workers with disabilities are not considered—in part, because of their lack of representation in the industry.[53]

Strategies to address exclusion of workers of color from IT jobs have included sector-based partnerships that aim to expand diversity in hiring and changes in hiring processes to focus on skills-based hiring instead of degree requirements (Brown et al. 2023). Other strategies have included a focus on diversifying traditional postsecondary education programs that prepare students for computing jobs, such as the national Center for Minorities and People with Disabilities in IT.[54] One example from Arizona focused on providing adults with intellectual or developmental disabilities with access to jobs in the IT sector (see box 7).

BOX 7

Individualized Technology Skill-Building Program for Adults with Intellectual and/or Developmental Disabilities

The technology skill-building program uses a strengths-based, accessible, and universally designed approach to training. Each participant starts the program by working with a coach to assess their strengths, technology skills, and career interests. For the next three to nine months, the individual meets with their coach (called a "virtual support professional") through weekly Zoom calls, during which the coach tracks and supports their progress along their individualized plan. The training includes job readiness modules and virtual work simulations for jobs, such as graphic design and technical support. Participants are welcome to include family members, disability service providers, and other members of

[53] Timi, "Disability Inclusion in Tech: Bridging the Digital Divide," Changing Paces, April 9, 2024, https://changingpaces.com/disability-inclusion-in-tech-bridging-the-digital-divide.

[54] "Our Vision," Center for Minorities and People with Disabilities in IT, accessed January 23, 2025, https://cmd-it.org.

their support team in their coaching sessions. They also have access to their peers through daily online group meetings moderated by staff. This model seems promising, especially for individuals with disabilities in rural communities.

Source: Heather J. Williamson, Hailee E. Riddle, Cynthia Sloan, Cameron Dogan, Byran Dai, and Jon Meyers. 2024. "Technology Skill Building for Adults with Intellectual and/or Developmental Disabilities." *Developmental Disabilities Network Journal* 4 (2): 51–58. https://doi.org/10.59620/2694-1104.1083.

Beyond training for an in-demand job, there are opportunities to support better quality career pathways for disabled workers of color. Several federal demonstrations have focused on career pathway programs with promising results (Chun et al. 2024). Career pathway programs provide opportunities aligned with industry demand through education and training. Some states have embedded career pathways within their vocational rehabilitation (VR) systems. For example, Virginia offers its Pathways to Careers program managed by its Department for Aging and Rehabilitative Services, with a focus on apprenticeships; science, technology, engineering, math, and health care (STEM-H) careers; and careers in state government.[55]

ON-THE-JOB TRAINING AND APPRENTICESHIP

A substantial body of evidence shows the value of work-based learning, where training is given in the workplace, such as on-the-job training (OJT) provided as part of state VR systems and registered apprenticeships. OJT can refer to the general approach to paid training that occurs at the workplace, or to the specific federal program funded under WIOA.[56, 57] OJT, as delivered through state VR systems, funds employers for the training costs of work-based learning for an employee with a disability. It follows the "place and train" model, as opposed to training and then searching for an employer (Peterson et al. 2022). OJT is thus consistent with supported employment (SE) and individualized placement support (IPS) discussed in detail in the next section.

[55] "Pathways to Careers," Virginia Department for Aging and Rehabilitative Services, accessed January 23, 2025, https://www.dars.virginia.gov/drs/pathways.

[56] Under what conditions may a Governor or Local Workforce Development Board raise the on-the-job training reimbursement rate up to 75 percent of the wage rate?" 20 CFR "§ 680.730 (January 3, 2017), https://www.ecfr.gov/current/title-20/section-680.730

[57] OJT is defined at WIOA sec. 3(44). OJT is provided under a contract with an employer or registered apprenticeship program sponsor in the public, private non-profit, or private sector. Through the OJT contract, occupational training is provided for the WIOA participant in exchange for the reimbursement, typically up to 50 percent of the wage rate of the participant, for the extraordinary costs of providing the training and supervision related to the training. In limited circumstances, as provided in WIOA sec. 134(c)(3)(h) and § 680.730, the reimbursement may be up to 75 percent of the wage rate of the participant.

A study in California in 2015 and 2016 found that of individuals with serious psychiatric disabilities who received OJT, 59.3 percent were employed, compared to just 16.5 percent of those who had not participated in OJT (Peterson et al. 2022). Other research examining the predictors of employment for individuals with traumatic brain injury found that on-the-job training, along with on-the-job support and job placement, showed the most significant positive associations with employment outcomes (Ahonle et al. 2020). The study also showed that there were significant differences in outcomes between white and Black participants, but not between white and Latine participants, consistent with other research (Cardoso et al. 2007; Wilson and Senices 2005).

OJT has also been used to promote access for populations with significant barriers to employment, and it has been viewed as a strategy for overcoming employer resistance to hiring specific populations of workers, such as welfare recipients, people with criminal records, or young people. Similarly, OJT within the VR context may aim to overcome employer prejudice about the needs and abilities of workers with disabilities. OJT can also offset some of the costs of training and hiring by providing funding for training, including matched funding where the workforce system pays for up to half of training costs. A qualitative study of approaches to serving rural participants by VR agencies found that the staff viewed OJT as an important tool for developing long-term employment opportunities. Respondents viewed many rural employers as being reluctant to hire people with disabilities, and said OJT allowed the employers to "try out" working with the job seeker before hiring them (Ipsen 2012). Even with the opportunity to "try out" workers, employers may be resistant to participate because the program signals deficits or because they view the administrative costs of participating as outweighing the benefits.

Registered Apprenticeships combine OJT with classroom instruction to prepare people for jobs.[58] Apprenticeship has been found effective in providing a meaningful economic pathway for the general public (Lerman 2016; Reed et al. 2012; Walton, Gardiner, and Barnow 2022). Efforts to make apprenticeship programs more inclusive of people of color and people with disabilities are more recent. It was only in 2017 when the US Department of Labor's rule prohibiting discrimination based on disability status in Registered Apprenticeships went into effect.[59] Since then, employers and other sponsors with five or more apprentices have been required to provide opportunities before and during the apprenticeship for apprentices to self-identify as having a disability (Gardiner 2024; Kuehn et al.

[58] "Apprenticeship," US Department of Labor, accessed January 23, 2025, https://www.dol.gov/general/topic/training/apprenticeship.

[59] Equal Employment Opportunity in Apprenticeship, 29 CFR, Part 30 (2016).

2021). DOL also established the Partnership on Inclusive Apprenticeship (PIA) to realize targets for increasing the number of people with disabilities participating in registered apprenticeships (see box 8).

BOX 8

Partnership on Inclusive Apprenticeship

The US Department of Labor's Office of Disability Employment launched the Partnership on Inclusive Apprenticeship (PIA) in 2020, with the goal of improving access for job seekers with disabilities to career pathways and talent pipelines in high-growth and high-demand fields, such as clean energy, information technology (IT), cybersecurity, health care, and finance.[a] The initiative acknowledges that disabled people can identify with multiple demographic groups, noting high rates of disability among Black people, veterans, people who are incarcerated, among other groups.

PIA aims to bring employers, apprenticeship intermediaries, service providers, advocates, and other partners together to work toward the goal of expanding apprenticeship for people with disabilities, including people of color. PIA works with employers to affect policy change at the state level and develops resources to support implementation and expansion of apprenticeship by employers and their partners.

Note: [a]See "Apprenticeship Equal Employment Opportunity Toolkit," Partnership on Inclusive Apprenticeship," accessed January 12, 2025, http://inclusiveapprenticeship.org.

Still, the number of apprentices with disabilities may be underreported. Apprentices may choose not to return the disclosure form or to refrain from answering questions about their disability status. As a result, employers may underestimate the need for accommodation at their workplace. Employer sponsors may be more proactive about creating inclusive work environments if they know how inexpensive they can be (Gardiner 2024).

Research is emerging on how to effectively serve workers of color and workers with disabilities in apprenticeship programs. Data from 2019 show that a higher share of apprentices with disabilities enroll in competency-based programs—those that are based on mastery of skills as opposed to time in the program—potentially because they allow for more flexible completion timelines, which may be helpful for apprentices with disabilities (Kuehn et al. 2021). Researchers DiBiase and Hoff suggest that the Universal Design for Learning (UDL) principles are easy to apply to the competency-based apprenticeship model and would improve the accessibility and inclusion of programs. UDL accommodates different styles of learning and assessment by providing information in various formats and accepting multiple methods of evaluation (DiBiase and Hoff 2022).

To expand the share of apprentices with disabilities and improve outcomes, there is a need for more flexible apprenticeship programs, outreach to employers (especially in nontraditional sectors such as tech), and group sponsorships models. Applying inclusive/universal design concepts, such as providing multiple means of assessment, to Registered Apprenticeship programs ensures they are accessible to all. These design concepts lend themselves well to competency-based apprenticeships, as they are time-flexible and account for different ways to demonstrate competency (DiBiase and Hoff 2022; Kuehn et al. 2021).

Some apprenticeship application requirements are exclusionary, such as the need for a high school diploma (Lerman, Eyster, and Chambers 2009). Reworking these requirements and investing in pre-apprenticeship programs may help break down barriers for non-traditional apprentices (McSwigan 2023). High-quality pre-apprenticeship programs teach soft skills and new technical skills, provide experience and career exposure, and offer wraparound supports. These programs also facilitate entrance into a Registered Apprenticeship program. However, issues in obtaining sustained funding create challenges for intermediaries and community colleges to sponsor and scale these programs (Tieszen et al. 2020).

SPECIALIZED PROGRAMS FOR SUBPOPULATIONS OF DISABLED WORKERS OF COLOR

There are opportunities to meet the needs of disabled workers of color by focusing on other dimensions of their experiences or circumstances that contribute to their disadvantage in the labor market. Here we discuss two subpopulations of workers—returning citizens and older workers—that could achieve greater economic security and prosperity with focused and intentionally designed support to meet their specific needs and challenges.

Returning citizens. There are high rates of disability among people who are incarcerated, with approximately two in five prisoners reporting at least one disability according to survey data (Maruschak, Bronson, and Alper 2021). As a result of a variety of disparities and structural barriers, there are also disproportionate rates of criminal legal system involvement and incarceration for Black and Latine men (Pettit and Gutierrez 2018). These same disparities and structural barriers also contribute to higher rates of disability among this population. There is an overrepresentation of people with mental illnesses in the US prison population (Baloch and Jennings 2018, 2020). Incarceration itself has been found to create disabling conditions (Bixby, Bevan, and Boen 2022). Finally, there is an added, and well-documented, employment penalty for people who have been incarcerated (Gordon and Neelakantan 2021). Research from the Federal Reserve Bank of Richmond reveals that a first-time

incarceration of a high school-educated Black man is expected to reduce his lifetime earnings by 33 percent (Gordon and Neelakantan 2021).

Focused efforts to support returning citizens of color with disabilities can build on evidence-based effective approaches. The use of VR services by incarcerated persons with disabilities has been shown to increase the likelihood of obtaining employment after release (Baloch and Jennings 2018). But services need to be comprehensive, extending beyond just training and helping people find jobs. Some research has also pointed to the importance of engaging with incarcerated individuals prior to release (Cook et al. 2015). More research is needed to understand strategies specifically aimed at assisting people with criminal records who also have disabilities. See box 9 for an example of one program focused on meeting the needs of this population.

BOX 9

Financial Access Inclusion and Resources Program

The Financial Access Inclusion and Resources (FAIR) program, run by Disability Rights Louisiana, began in 2019 as a response to the lack of reentry programs focused on people with disabilities. The program leverages individual coaching to assess and address the unique barriers faced by reentering citizens with disabilities. Common wraparound services include support for obtaining reasonable accommodations, navigating and applying for benefits, and addressing court fines.

The majority of the program's participants in its first two years were Black men, and just over half had a GED or high school diploma. A study of the pilot showed strong promise, with participants reducing their debt by about one-third and tripling their income. Over half of the participants gained employment and improved their access to health care, and 48 percent had improved access to safe and affordable housing. The program also oversaw a low reincarceration rate (4 percent) compared to the state of Louisiana overall (27 percent).

Source: Ramonia Rochester, Elizabeth Jennings, Joe Antolin, and Christi Baker, "Advancing Economic Justice for People with Disabilities" (Chicago: Asset Funders Network, 2023), https://assetfunders.org/wp-content/uploads/AFN_2023_Persons-with-Disabilities_Brief.pdf.

Older workers. In 2023, half of all people with a disability were 65 or older.[60] Furthermore, among working-age adults (age 25–64), nearly half (47 percent) of those with a disability were between the

[60] Bureau of Labor Statistics, "Persons with a Disability: Labor Force Characteristics—2023."

ages of 50–64.[61] As discussed previously, people are working longer due to changes in retirement policies and benefits. Demographic trends also suggest a shrinking workforce overall, which could increase demand for older workers, a group with higher rates of disability. Older workers face numerous challenges, including age discrimination by employers in hiring and promotion and retention decisions, which are compounded when combined with discrimination based on race, ethnicity, and gender (Farber, Silverman, and von Wachter 2017; Lahey 2008; Neumark 2020; Neumark, Burn, and Button 2019). Furthermore, health and disability challenges can make work difficult for older workers, and even harder in physically demanding, lower-wage jobs, where older workers of color are more likely to work due to occupational segregation and other structural barriers. See box 10 for an example of one program focused on meeting the needs of this population.

BOX 10

Senior Community Service Employment Program (SCSEP)

The Senior Community Service Employment Program (SCSEP)[a] is a federal program focusing exclusively on the needs of the most disadvantaged older workers. It provides grant funding to 19 national nonprofit organizations and to state governments that either directly deliver or subgrant funding to serve older workers at the local level (Butrica 2022). Several national grantees have a mission to meet the needs of specific subpopulations, while offering SCSEP services to all eligible participants in their service areas. These include the Associacion Nacional Pro Personas Mayores, (focusing on older workers who are Latine), the National Caucus and Center on Black Aging, Inc., the National Urban League (with historical roots serving the Black community), and the National Asian Pacific Center. Other national grantees have missions focused on serving people with disabilities, including Easter Seals, Inc., Goodwill Industries International, and International Pre-Diabetes Center.[b]

SCSEP also prioritizes services to individuals from specific groups of workers or who face specific barriers, such as veterans; those who are unhoused or at risk of homelessness; those who have disability, low literacy skills, or limited English proficiency; those who have poor employment prospects; those who live in rural areas; and those who are incarcerated (Butrica 2022).[62] Nationwide, the program served workers of color, which include Black, American Indian, Asian, Pacific Islander, and Hispanic workers, at a much higher rate than their representation in the US population, in both PY 2021 and PY 2022 (Spaulding et al. forthcoming b).

SCSEP focuses on providing older workers with paid work experience while also providing opportunities for workers to contribute to communities. Participants engage in paid community service

[61] Patrick Drake and Alice Burns, "Working-Age Adults with Disabilities Living in the Community," January 4, 2024, KFF, https://www.kff.org/medicaid/issue-brief/working-age-adults-with-disabilities-living-in-the-community.

[62] Congress.gov. "H.R.4334 - 116th Congress (2019-2020): Supporting Older Americans Act of 2020." March 25, 2020, https://www.congress.gov/bill/116th-congress/house-bill/4334.

activities at nonprofit and public facilities with the goal of transitioning to unsubsidized employment. In 2024, U.S. Department of Labor awarded $18.4 million dollars to nine national SCSEP grantees to implement new training programs that include skills training and opportunities for paid on-the-job training. The Urban Institute is conducting an evaluation of this demonstration program, which will examine strategies for improving employment outcomes for workers—including access to better jobs—for this population.

Sources: Barbara Butrica, *Workforce Programs Serving Older Workers and Other Populations with Employment Barriers: Older Workers Implementation and Descriptive Study* (Washington, DC: The Urban Institute, 2022), https://www.dol.gov/sites/dolgov/files/OASP/evaluation/pdf/Older-Workers-Lit-Review.pdf; Charter Oak Group, "Senior Community Service Employment Program Analysis of Service to Minority Individuals PY 2021 and PY 2022: Volume 1" (Washington, DC: US Department of Labor, 2022), https://www.dol.gov/sites/dolgov/files/ETA/seniors/pdfs/PY2022%20Minority%20Report_Volume%201.pdf.
Notes: [a] "Senior Community Service Employment Program," US Department of Labor, accessed January 23, 2025, https://www.dol.gov/agencies/eta/seniors.
[b] "U.S. Department of Labor Announces $156 Million in Grants to Provide Career Services and Training Services to Low-Income Older Individuals," US Department of Labor, news release, September 25, 2020, https://www.dol.gov/newsroom/releases/eta/eta20200925.

Supporting Access to Jobs

Workers of color with disabilities face many challenges in accessing quality jobs. One challenge is related to differences in social capital that limit the information job seekers receive about available jobs (Brucker 2015). Job seekers with limited physical mobility or chronic illness may have more difficulty applying for jobs in person, and those with limited digital skills or access or visual impairments may have a harder time finding jobs online. When applying for jobs, workers of color face discrimination and job requirements that unnecessarily shut out some workers who qualify (Pager and Shepherd 2008). Research is limited on the effect of race, ethnicity, and disability together on the likelihood of being hired, but a large body of research points to discrimination based on race, ethnicity, gender, and age (Fuentes et al. 2023). Additionally, searching for work is not static. Research shows that American workers change jobs often throughout their careers,[63] voluntarily or involuntarily. Disability can be one of the factors that precipitates job loss.

JOB PLACEMENT SUPPORT

Job search assistance can help by opening up employment networks for people of color with disabilities who may not have the connections needed to learn about available jobs. With assistance, workers can better navigate the job search process, which can be complex and overwhelming. Job search assistance

[63] Bureau of Labor Statistics, "Number of Jobs, Labor Market Experience, Marital Status, and Health for those Born 1957–1964, news release, August 22, 2023, https://www.bls.gov/news.release/pdf/nlsoy.pdf.

can also help workers identify jobs that may be a good fit, given an individual's assets and limitations, and work with employers to adapt their hiring practices.

One evidence-based approach that could be expanded and explored as a strategy to assist a wider population of disabled workers is individualize placement support (IPS) (see box 11), which has been used to support workers with severe mental illness in accessing employment with positive impacts observed across multiple studies (Frederick and VanderWeele 2019). IPS has been shown to be more effective than typical vocational services for Black, Asian, and Latine participants (Campbell, Bond, and Drake 2011; Metcalfe, Reese, and Drake 2024; Metcalfe et al. 2021; Perkins et al. 2021).

BOX 11

Individualized Placement Support

Individualized placement support consists of the following eight principles:

- competitive integrated employment in jobs that pay at least the minimum wage
- systematic job development, where employment specialists identify employers based on job seeker preferences and learn about business needs and hiring preferences
- rapid job search (instead of assessments, training and counseling), where the first face-to-face contact with employers occurs within 30 days
- integrated services with mental health treatment
- benefits planning, where employment specialists help people obtain information about their government benefits
- zero exclusion, meaning that people are not excluded based on readiness, diagnosis, symptoms, substance use history, psychiatric hospitalizations, homelessness, level of disability, or legal system involvement
- time-unlimited supports, where job supports are individualized and continue as long as they are wanted or needed
- worker preferences drive service delivery

Source: "What Is IPS?" IPS Employment Center, accessed January 24, 2025, https://ipsworks.org/index.php/what-is-ips.

IPS has been expanded to include additional types of disability—for example, people with depression, anxiety, substance use disorder, post-traumatic stress disorder, obsessive compulsive disorder, and other mental health conditions—with some promising findings, including outcomes beyond whether someone finds a job, such as retention, earnings, and hours worked (Drake et al. 2024;

Elkin and Freedman 2020; Whiteworth et al. 2024). Drake and colleagues (2024) note that despite expansion of the approach and its positive impacts, services are unavailable to many people who could benefit from it. Potential opportunities for further expansion noted by the authors include adults in the criminal legal system; people with post-traumatic stress disorder (common among veterans); people who are experiencing homelessness; and people who are immigrants, refugees, and asylum seekers. Within several of these subgroups, we can observe how intersecting racial/ethnic identities and structural inequalities compound the challenges faced by job seekers. The IPS model has been adapted to serve the specific needs of job seekers based on their unique circumstances and experiences. For example, for individuals receiving placement assistance after criminal legal system involvement, programs were adapted to help participants navigate issues such as records expungement, when and how to disclose their criminal history to an employer, or how to navigate the system of probation and parole. When IPS was used to serve immigrants, refugees, and asylees in the state of Michigan, services were provided in the language of Arab participants, with intentional efforts to hire staff from the same countries of origin or cultural heritage and with culturally appropriate services (Drake et al. 2024).

Individualized support tailored to job seeker needs has been found to be important beyond the IPS model. For example, the Kessler Foundation conducted a review of its own grantmaking to support employment programs for people with disabilities and found that successful programs tended to offer "individualized support and a person-centric approach to helping job seekers find and achieve employment" in the form of counseling, mentoring, or navigation (Edwards, Palius, and Noel 2024, 8). Navigation is emerging as a strategy of interest in the public workforce system for supporting individuals in accessing jobs, managing benefits access and any interactions between benefits and work, and providing ongoing support (Di Biase and Mochel 2021). There are opportunities to continue to expand and improve job search assistance strategies to meet the needs of job seekers.

WORKING WITH EMPLOYERS

Working with employers is critical for supporting successful transitions to employment, retention, and advancement. As noted above, IPS employment specialists engage in systematic job development, working with employers to understand their hiring needs and preferences. The Kessler Foundation, in its review of grant programs, identified "employer collaboration," including outreach to and education for hiring managers, as a common element of success. It found that it was easier to place program participants into employment if hiring managers were aware of the program and educated on its goals and approach. Other research has shown how "exposure" can help employers overcome misconceptions about older workers (Katz and Luecking 2009). Collaborating with employers may assist with overcoming bias and discrimination in the hiring process and making sure that disabled job seekers are

not shut out of jobs due to unnecessary requirements. It may also help workers to access and employers to implement reasonable accommodations to support success at work.[64]

One dimension of discrimination in hiring can involve the use of technology to screen applicants. According to the US Equal Employment Opportunity Commission (EEOC), it is incumbent on employers to ensure that any use of algorithmic screening to identify candidates for jobs does not discriminate against applicants with disabilities.[65] The EEOC warns that other technology might also lead to unintentional discrimination, such as "software that rates employees on the basis of their keystrokes," or "video interviewing software that evaluates candidates based on their facial expressions and speech patterns."[66]

Another reason to collaborate with employers to promote access is to understand the skills that are in demand, so that job seekers can demonstrate how their skills and experiences align with available jobs. A study looking at whether employers value different skills in people with and without disabilities found similar expectations, with employers prioritizing honesty and integrity, and the ability to follow instructions, show respect to others, and be on time (Ju, Zhang, and Pacha 2012). However, for workers with disabilities, a fifth skill of importance was "ability to show high regard for safety procedures" compared with "ability to read with understanding" for workers without disabilities, as well as an expectation for more skills (e.g., social, basic, and higher-order thinking and personal traits). These distinctions point to potential biases employers may hold that could affect hiring decisions. The authors conclude that schools and vocational rehabilitation programs need to align their job development practices with employer needs, teach individuals with disabilities about those needs when seeking jobs, build partnerships with employers, and advocate for people with disabilities (Ju, Zhang, and Pacha 2012). As an example of this approach, the Center for Workforce Inclusion, a national nonprofit that focuses exclusively on employment for older workers, has shifted its service model to start with the skills that employers need when identifying participants who might be a good fit (see box 12).

[64] "How to Remove Workplace Barriers for Employees with Disabilities, University of Pittsburgh School of Law, April 20, 2023, https://online.law.pitt.edu/blog/remove-workplace-barriers-for-employees-with-disabilities.

[65] "Algorithms, Artificial Intelligence, and Disability Discrimination in Hiring," US Department of Justice, Civil Rights Division, May 12, 2022, https://www.ada.gov/resources/ai-guidance.

[66] "The Americans with Disabilities Act and the Use of Software, Algorithms, and Artificial Intelligence to Assess Job Applicants and Employees," US Equal Employment Opportunity Commission, May 12, 2022, https://www.eeoc.gov/laws/guidance/americans-disabilities-act-and-use-software-algorithms-and-artificial-intelligence.

BOX 12

Center for Workforce Inclusion: Engaging with Employers

Center for Workforce Inclusion (CWI) is a national nonprofit organization dedicated solely to the workforce aspirations of older job seekers. Working across all 50 states, it assists adults 50 and older, especially low-income and disadvantaged job seekers, in achieving their career goals. The organization has a 60-year history of working in the rural south and serving people of color with disabilities, veterans, individuals who were formerly incarcerated, and those at risk of homelessness.

In an interview for this study, a staff member described their efforts to pilot a new approach to career development, where instead of looking for what jobs might match a job seeker's needs, the organization start with the employers. "We're starting with the employer to identify good jobs, what's needed to be successful, and then training folks up for that specific pipeline into that opportunity." They described developing "blueprints" that reflect the competencies needed for specific opportunities. "We're pretty intentionally focusing on competencies as we're building the blueprints, and then when we bring individuals to the employer, we can help build bridges for whatever adaptations that individual might need. We don't want our job seekers to be first defined by the barriers they face. We want them to be defined by the competencies they bring. Then the accommodations can be made."

Another part of CWI's work with employers and hiring managers is a focus on storytelling. The person we interviewed described the need to "shift the mental model of what makes someone a good job candidate." They went on to say, "It is not the fault of a hiring manager necessarily who has a narrow lens for what makes someone a good candidate for a job. It has been ingrained in our country and our culture and our media." She described how CWI has been engaging in work that is about "flipping that script and having more representation and more storytelling and more celebrating successes."

Source: Authors' interview with a staff member at the Center for Workforce Inclusion and review of its website and related materials.

To create environments that promote inclusion and retention, employers and managers need training in supervision, positive reinforcement, and equitable practices (Brendle, Lock, and Smith 2018). This awareness training for employers is key to enhancing the on-the-job experience and retention of workers with disabilities (Bartram and Cavanagh 2019). The Employer Assistance and Resource Network on Disability and Inclusion and the Job Accommodation Network both provide resources, information, and support to employers to promote employment of people with disabilities. They are discussed in the following section.

Improving the Workplace

Everyone who works navigates the built environment of their workplace. Defined as the human-made buildings and structures that encompass people's daily surroundings, the built environment shapes how people conduct their work, and indeed, their identities as working people. For workers with disabilities, the built environment determines access to employment and to meaningful work. Moreover, evolving definitions of disability describe it as "a relational concept," where disability is a function of a person's interaction with their physical and social environments (Brandt and Pope 1997, 148).

Title I of the Americans with Disabilities Act (ADA) establishes a legal pathway to expand access to the workplace, protecting workers with disabilities right to a reasonable accommodation; that is, "a modification or adjustment to a job, the work environment, or the way things are usually done during the hiring process" to enable a disabled person to have an equal opportunity to obtain and perform a job.[67] Examples of accommodations include building entrance modifications, alternative workstation equipment, Communication Access Realtime Translation (CART) services, or alternative work arrangements such as telework.

While disabilities are incredibly diverse—and the accommodations to meet access needs are equally so—research demonstrates that accommodating disabled workers is not costly to employers (Schartz, Hendricks, and Blanck 2006; Solovieva et al. 2011).[68] Nearly half of requested accommodations for disabled workers can be implemented at no cost to employers—and for accommodations that do incur a cost, the median expenditure is only $300.[69] Accommodations are therefore a cost-efficient means of ensuring that workplaces are accessible to employees on a case-by-case basis.

In recent years, many sectors of the workforce experienced expanded accessibility on a wider scale than individual-level accommodations. The COVID-19 pandemic created the largest transformation in the built environment of the workplace in living memory. Prior to the pandemic, 7 percent of full days were worked from home in the United States; by 2023, the rate of full-time telework had quadrupled to 28 percent (Barrero, Bloom, and Davis 2023). Research on disability employment during this time period adds another dimension to pandemic employment shifts. The employment rate for workers with

[67] "Accommodation," US Department of Labor, accessed January 24, 2025, https://www.dol.gov/agencies/odep/program-areas/employers/accommodations.

[68] "A to Z: Costs and Benefits of Accommodation," Job Accommodation Network (JAN), accessed May 14, 2025, https://askjan.org/topics/costs.cfm#publications.

[69] "A to Z: Costs and Benefits of Accommodation," Job Accommodation Network (JAN).

disabilities increased by 19 percent from 2020 to 2024.[70] Researchers are pointing to the expansion of work flexibility as a contributing factor. Prior to the pandemic, 5.9 percent of disabled workers teleworked, which is only slightly higher than the rate for workers without disabilities, at 4.9 percent (Schur, Ameri, and Kruse 2020). Studies of pandemic disability employment trends find an increase in aggregate disability employment during the pandemic in occupations that allowed telework (Ameri et al. 2022; Ne'eman and Maestas 2023; Ozimek 2020). Bloom and colleagues (2024) find larger increases in disability employment in those occupations.

CHANGING THE BUILT ENVIRONMENT

Given the increases in employment for workers with disabilities, implementing strategies to sustain these improvements is critical, while also considering ways to improve the conditions of work for disabled workers of color in ways that go beyond reasonable accommodations. There are several strategies for embedding disability access into the workplace.

Consider using principles of universal design to promote access. Employers could look for opportunities to set policies or implement practices that reflect principles of universal design. [71] For example, in office settings where it is possible to conduct work remotely, an organization-wide policy that allows hybrid work would support workers who would otherwise require reasonable accommodation to work remotely. Workplace environments that incorporate principles of universal design expand access by reducing the need for individualized reasonable accommodations. Further, by shifting the focus to consider accessibility needs and preferences of all people in a workplace, universal design encourages the inclusion of all and combats stigmatization of disability (Sheppard-Jones et al. 2020).

Maintain a resource library of accommodations. The wide range of disability types, workplaces, and accommodations solutions can make it challenging for disabled workers to realize that an accommodation could support them in accessing their job. Efforts to compile and share a library of accommodations ideas and solutions, such as the library maintained by the Job Accommodations Network (see box 13), demonstrate the possibilities of improving disability access.

Revisit reasonable accommodations conversations periodically. Disability, like all aspects of life, evolves over time. People acquire new disabilities as they age, through experiences on the job, or as a result of an illness or injury (Schimmel Hyde et al. 2022). It is also possible for a disability status to change as

[70] DeMaria (ed.) and McLaren, "Trends in Disability Employment."

[71] "Universal Design in the Workplace," Northwest ADA Center, accessed May 8, 2025, https://nwadacenter.org/factsheet/universal-design-workplace.

people progress through their careers—for example, switching jobs might mean performing a new job responsibility that a worker cannot fulfill without an accommodation (Schimmel Hyde et al. 2022). The Job Accommodations Network recommends that employers use a "flexible, interactive process" that includes monitoring accommodations once they are in place to be responsive to changing needs.[72]

FOSTERING A CULTURE OF DISABILITY INCLUSION IN THE WORKPLACE

A critical piece is fostering a culture of inclusion in the workplace. One way to do this has been through Employee Resource Groups (ERGs), which aim to bring employees together to support an organization's diversity, equity, inclusion (DEI) initiatives, sometimes expanded to include accessibility (DEIA).[73] A disability-focused ERG works to support workers with disabilities at all stages of an employee's career and amplify the perspectives that disabled employees bring to the workplace. ERGs could also be used to bring awareness to and promote equity, inclusivity, and accessibility for disabled workers of color. The Employee Assistance and Resource Network on Disability Inclusion (see box 13) produced a toolkit that offers guidance for creating a disability-focused ERG.[74] While they are designed to be employee-led, critical to the success of an ERG is support from top-level management. ERGs therefore present an opportunity for cross-organization partnership for disability inclusion.

BOX 13

Changing the Workplace Environment through Shared Resources

Job Accommodation Network (JAN) is a service of the Office of Disability Employment and Policy, which provides a resource library for information and guidance on workplace accommodations.[a] JAN offers consultation for employers and individuals with disabilities to explore accommodations ideas, navigate the reasonable accommodations process, and implement accommodations solutions to create workplaces that are inclusive to workers with disabilities. JAN offers confidential consultation on accommodations strategies at no cost to employers. Individualized technical assistance is especially important when looking for custom solutions.

Employer Assistance and Resource Network on Disability Inclusion (EARN) is a joint effort of US Department of Labor's Office of Disability and Employment Policy and Cornell University.[b] It offers resources "to help employers of all sizes and industries recruit, hire, retain and advance people with

[72] Job Accommodation Network, "Employers' Practical Guide to Reasonable Accommodation under the Americans with Disabilities Act (ADA)," , accessed May 6, 2025, https://askjan.org/topics/interactive.cfm.

[73] Business for Social Responsibility, "Diversity, Equity, Inclusion, Accessibility: BSR FAQ.: May 2023," accessed February 11, 2025, https://www.bsr.org/en/prs/diversity-equity-inclusion-accessibility.

[74] Employer Assistance and Resource Network on Disability Inclusion, "Fostering Disability-Inclusive Workplaces through Employee Resource Groups," EARN, accessed January 24, 2025, https://askearn.org/publication/disability-inclusive-workplaces-erg-fact-sheet.

disabilities and develop disability-inclusive workplace cultures." The website includes publications and webinars for employers, services providers, and job seekers.

Notes: [a] Visit Job Accommodation Network (JAN) at https://askjan.org.
[b] Visit Employer Assistance and Resource Network on Disability Inclusion (EARN) at https://askearn.org.

Recent executive orders[75, 76] prohibiting diversity, equity, inclusion and accessibility initiatives may affect the approaches employers use to meet the needs of disabled workers. Even before the change in administration at the federal level, some prominent companies had backed away from DEI initiatives.[77] Litigation is underway in response to these directives, making the future of such efforts unclear.[78]

Despite this uncertainty, the American's with Disabilities Act remains law and federal websites direct employers to comply.[79] To bring about changes to the built environment and make workplaces inclusive of workers of color with disabilities where they can thrive requires action by employers. As noted above, claims related to disability are common among EEOC filings, but violations are underreported. Continued and improved enforcement of these laws are key to building an inclusive workplace.

IMPROVING WORKPLACES THROUGH EMPLOYER COLLABORATIVES

Employer collaboratives offer another strategy to promote access to employment for people with disabilities. Katz and Luecking (2009) describe the emergence of employer collaboratives, including public/private partnerships, individual company-driven undertakings, and industry-driven efforts to promote collaboration (see box 14). They find that exposure to people with disabilities leads to

[75] Federal Register, "Ending Radical and Wasteful Government DEI Programs and Preferencing," Executive Order 14151, January 20, 2025, accessed February 11, 2025, https://www.federalregister.gov/documents/2025/01/29/2025-01953/ending-radical-and-wasteful-government-dei-programs-and-preferencing.

[76] Federal Register, "Ending Illegal Discrimination and Restoring Merit-Based Opportunity," Executive Order 14173, January 31, 2025, accessed February 11, 2025, https://www.federalregister.gov/documents/2025/01/31/2025-02097/ending-illegal-discrimination-and-restoring-merit-based-opportunity.

[77] "Which Companies Are Pulling Back on Diversity Initiatives?" *Associated Press*, January 6, 2025, https://apnews.com/article/diversity-dei-goals-companies-lawsuits-eb052e0b420824485041263b7df1f715.

[78] Mark, Julian. February 3, 2025. "Diversity Officers and Professors Sue to Block Trump's DEI Orders," *Washington Post*, accessed February 11, 2025, https://www.washingtonpost.com/business/2025/02/03/dei-lawsuit-trump-executive-order.

[79] "The ADA: Your Responsibility as an Employer," Equal Opportunity Commission, accessed February 2, 2025, https://www.eeoc.gov/publications/ada-your-responsibilities-employer.

employers having more positive views of workers with disabilities. This underscores the importance of bringing employers together to share their experiences. For example, Walgreens's 2007 efforts to include workers with disabilities in their high-tech distribution centers inspired Lowes, Procter & Gamble, and Walmart to take up inclusive hiring models (Katz, O'Connell, and Nicholas 2012).

BOX 14

Disability:IN

Disability:IN (formerly known as the US Business Leadership Network) works with over 500 corporate partners across the United States to increase the labor force participation rate of people with disabilities. This national nonprofit, and its network of affiliates, produces toolkits and research to inform business leaders of the value of hiring workers with disabilities. Additionally, they certify disability-owned businesses, elevate them in procurement processes, and facilitate networking opportunities.[a]

Note: [a] Visit Disability:IN at https://disabilityin.org/who-we-are/about.

Promoting Alternative Pathways through Entrepreneurship

Self-employment is an attractive alternative career pathway for those seeking more autonomy and, perhaps, greater earnings potential. With the concept that the limiting factors related to disability are created by the environment, entrepreneurship provides disabled workers of color the opportunity to create their own environment, potentially removing accessibility barriers and stigmas that may come with traditional employment.

Historically, self-employed workers in the United States have been more likely to be male, white, and highly educated (Williamson 2023). Increases in self-employment during the COVID-19 pandemic, however, were disproportionately driven by women of color and women with young children (Utz, Cai, and Baker 2022). Although people with disabilities are self-employed at higher rates (9.5 percent) than people without disabilities (6.1 percent), federal surveys, including the Annual Business Survey, do not collect information on disability status (NDI 2022).[80] This leaves gaps in people's understanding of small-business ownership by people with disabilities, which in turn affects investment in programs and the businesses themselves.

[80] Bureau of Labor Statistics, "Persons with a Disability: Labor Force Characteristics—2023."

For people with disabilities, self-employment offers several advantages over traditional wage employment. Where they might otherwise face ableism, transportation barriers, and scheduling conflicts, self-employment offers autonomy, flexibility, and opportunities for wealth creation. Some research suggests that people with disabilities pursue self-employed work predominantly for non-monetary reasons, such as flexibility around work hours (Gouskova 2020). This may be attributed, at least in part, to the fact that such flexibility allows for better management of doctor's appointments and symptoms (Ashley and Graf 2018).

There is also a lack of programming tailored to support aspiring entrepreneurs with disabilities. Community Development Financial Institutions (CDFIs), for example, are well versed in providing small-business development assistance and access to credit for underserved communities, although there are disparities in outcomes and support for entrepreneurs of color, especially Black entrepreneurs (Biu et al. 2024). However, a lack of data on clients with disabilities hinders their ability to set disability-specific funding targets and to advocate for accommodations (NDI 2022). Conversely, vocational rehabilitation counselors have disability expertise but lack knowledge of small-business development (Ashley and Graf 2018). Even though self-employment is included in WIOA as competitive integrated employment, it makes up a very small portion of VR service outcomes (Taylor, Inge, and Malouf 2023). Those who pursue self-employment at their VR agency may find counselors who are unfamiliar with or discouraging of self-employment (Ashley and Graf 2018). Providing business training for counselors is important, so that those who seek VR services are not referred out to other agencies that do not understand the specific needs of people with disabilities (Ashley and Graf 2018; Taylor, Inge, and Malouf 2023). There is an opportunity for banks, Small Business Development Centers, and VR agencies to partner for more effective and longer-term support (NDI 2022) (see box 15 for examples).

BOX 15

Entrepreneurship examples

- **StartUP NY** was founded in 2006 as one of three US Department of Labor's Office of Disability Employment Policy demonstration projects to improve self-employment outcomes for people with disabilities. By the end of the project, over 200 people had received business development training and 70 became fully fledged businesses registered to operate in New York state (Shaheen 2016). Researchers attribute the success of the model, which has been replicated across the state, to the community partnerships that helped break down silos between disability service agencies and business planning and financing institutions (Shaheen and Killeen 2009; Shaheen 2016). The program's "four-stage model of inclusive apprenticeship" includes several components. Before entering the official first stage of the program, potential participants meet with a "business navigator" to discuss their motivations for pursuing self-employment, past work experience, and any potential business goals. Provided the applicant is still interested, the navigator helps complete the intake paperwork and connects them with a benefits planning specialist, if needed, to navigate the interaction of benefits and employment (Shaheen and Killeen 2009). Participants then work to define their goals, develop a business plan, secure financing, and launch their business with ongoing support.
- **Chicago Add Us In (AUI) Initiative**, sponsored by the US Department of Labor's Office of Disability Employment Policy, created a program to support entrepreneurship and foster systems change within the Illinois Division of Rehabilitation Services (DRS). The initiative operates as a consortium convened by the University of Illinois at Chicago's Center on Capacity Building for Minorities with Disabilities. Other members include the Youth Connection Charter School (YCCS), Schwab Rehabilitation Hospital, the Illinois DRS, and others. The entrepreneurship program primarily serves victims of violence who have been treated at the rehabilitation hospital and minority youth with disabilities that dropped out of high school. Chicago AUI offers an entrepreneurship course, mentorship, business plan review, and potential start-up funding. Over time, the consortium's work and relationships prompted improvements to the Illinois DRS's processes. This includes increased training in entrepreneurship for counselors and continued financial support for the business incubator. Chicago AUI has begun to explore how cooperative models of business ownership could help more people with disabilities obtain self-employment. More experimentation and research are needed to understand the effectiveness of this approach.

Sources: Gary Shaheen, "'Inclusive Entrepreneurship': A Process for Improving Self-Employment for People with Disabilities," *Journal of Policy Practice* 15, no. 1–2 (2016): 58–81, https://doi.org/10.1080/15588742.2016.1109963; Gary Shaheen and Mary Killeen, "A 'Primer' on the StartUP New York 4-Phase Entrepreneurship Model" (Syracuse, NY: Burton Blatt Institute at Syracuse University, 2009), https://bbi.syr.edu/wp-content/uploads/application/pdf/start-up-nyinclusive-entrepreneurship/primer_startup_ny_4phase_model.pdf; and Fabricio E. Balcázar, JoAnn Kuchak, Shawn Dimpfl, Varun Sariepella, and Francisco Alvarado, "An Empowerment Model of Entrepreneurship for People with Disabilities in the United States," *Psychosocial Intervention* 23, no. 2 (2014): 145–50, http://dx.doi.org/10.1016/j.psi.2014.07.002.

A limitation of self-employment for people with disabilities in the United States is that so many benefits and protections—for example, access to health care or retirement benefits—are linked to traditional employment arrangements and can be out of reach for budding entrepreneurs due to their costs and availability. This points to the need to improve the safety net to assist entrepreneurs and others in non-traditional employment (e.g., gig workers, independent consultants).

Opportunities for Action

By focusing on strategies to improve economic mobility through work for disabled workers of color, we identified examples of programs, policies, and strategies that support access to and success in securing good jobs. We also identified key challenges that impede the development of effective programmatic interventions and policies. We conclude by offering takeaways for each of the strategies outlined in this report, along with general recommendations for philanthropy and further research.

Key Takeaways

This research surfaced five promising areas of employment-focused strategies where there are opportunities for action by a variety of stakeholders, including policymakers, workforce practitioners, and employers.

ENSURING BASIC ECONOMIC SECURITY

- Change policy to take the necessary steps to phase out the subminimum wage. Lessons can be learned from state pilots across the country. Strategies to support an effective transition from subminimum employment include engaging with stakeholders to address concerns, prioritizing worker training to avoid displacement, and providing staff support to help workers transition to competitive integrated employment.
- Implement strategies to help disabled workers be more financially secure and address the trade-offs between work and benefits; for example, provide benefit counseling support and incentives, such as work trial periods that do not affect benefit calculations. Policy reforms to modernize programs, such as earning thresholds that reflect meaningful employment and universal asset limits that would raise the asset limits across benefit programs, can bring these ongoing efforts further along.

BUILDING SKILLS

- Disabled workers and workers of color are concentrated in particular segments of the labor market that tend to be characterized by low-quality jobs. A strategy for overcoming labor market segmentation is to support disabled workers of color in accessing training aligned with industry demand and employers in high-quality jobs and pathways. There are opportunities to integrate disabled workers of color into programs serving broader populations of workers by intentionally designing strategies to meet their needs and creating programs that focus exclusively on workers with disabilities.
- Registered Apprenticeship Programs and other forms of on-the-job training allow workers of color with disabilities to receive training for jobs, while earning a wage and having a clear pathway to advancement. Universal Design for Learning principles can be embedded in competency-based apprenticeships for more accessible work-based learning.
- Subpopulations of disabled workers—such as people with criminal legal system involvement and older workers—face unique challenges based on their experiences and circumstances. This points to the need for tailored approaches to support these groups and consideration for how disability, race, and ethnicity intersect to create challenges.

SUPPORTING ACCESS TO JOBS

- Workers need assistance with career navigation. Individual placement support (IPS) is an approach to job placement support that has shown to be effective in improving employment outcomes of workers with mental health conditions, including promising results for Black and Latine workers.
- Emerging evidence points to the promise of IPS for supporting other subgroups of disabled workers, including people in prison; people at risk of homelessness; and immigrants, refugees, and asylees. Federal evaluation work could reveal additional insights on the opportunities to expand this approach and tailor strategies to meet the needs of particular subpopulations of workers based on their racial identity, disability type, life experiences, and circumstances.
- Working with employers is a critical part of services designed to support disabled workers of color in accessing jobs, because it helps to identify hiring requirements, to overcome issues of bias, and develop reasonable accommodations.

IMPROVING WORKPLACES

- Occupations that allow telework saw the largest growth in disability employment during the COVID-19 pandemic, illustrating how remote work may be a way to offer reasonable accommodation to workers with disabilities.
- Modifying the built environment can provide more disability access in the workplace. Strategies include having workplace-wide policies to promote access, maintaining a library of accommodations, and revisiting accommodation conversations periodically as needs change.
- Creating and supporting employee resource groups can be a strategy for fostering a culture of disability inclusion in the workplace, because these groups can facilitate opportunities for workers of color with disabilities to share their experiences and perspectives. However, it is notable that there has been a recent trend to reduce related DEI and DEIA activities in many companies and presidential executive orders aimed at prohibiting such efforts.
- Building employer collaborations is an important strategy for supporting and sustaining changes in employer practices, including through public/private partnerships, employer-led initiatives, and industry-driven efforts.

SUPPORTING ALTERNATIVE PATHWAYS THROUGH ENTREPRENEURSHIP

- People with disabilities are self-employed at higher rates than people without disabilities, which may point to the opportunities that entrepreneurship creates for autonomy, flexibility, and design of the work environment.
- Entrepreneurs of color with disabilities face systemic barriers to accessing capital, and ongoing issues with accessing necessary supports that are tied to traditional jobs.
- To better support workers of color interested in starting their own business, there is a need to develop entrepreneurships skills. The VR system could expand its support for entrepreneurship for disabled job seekers by providing training to counselors in business development strategies and building connections to local small business development centers. Additionally, small business centers need better data and training to support entrepreneurs.

Overarching Recommendations

In addition to the specific strategies identified above, we also uncovered the need for broader narrative change as well as further recommendations for philanthropists and researchers operating in this important intersection of race, disability, and employment.

CHANGING THE NARRATIVE ON WORKERS OF COLOR WITH DISABILITIES

The employment-based strategies outlined in this report address ways to remove barriers to the full participation of workers of color with disabilities in the workforce. One barrier to change is the mental models and conceptions of disability. There has been a shift from a focus on the medical model of disability, which defines disability in terms of individual deficits and limitations, to the social model of disability, which views employment challenges as the result of systemic barriers and bias. One interviewee, in their discussion of efforts to get employers to think about hiring people with disabilities, talked about the need to change mental models about who people with disabilities are and who might be a good fit for different kinds of jobs depending on their experience.

There are opportunities to change mental models of disability held by employers, philanthropy, policymakers and others providing support to workers. Providing accurate data and information on people with disabilities is one important step for changing narratives on people of color with disabilities. Other strategies involve storytelling through popular culture, social and legacy media, public education and in other spheres. Building the influence of narratives is often done most powerfully and successfully by community-based organizations (Han and Kalra 2024). This is one of many areas that philanthropy can focus on, as discussed in the following section.

RECOMMENDATIONS FOR WORKFORCE PHILANTHROPY

Philanthropy can play a critical role in catalyzing the implementation and scaling of promising approaches that will advance economic security, mobility, and wealth building through work, while ensuring the economy benefits from the talents of disabled workers of color. While not the focus of this research, many workforce-focused foundations whose strategies discuss the importance of inclusivity and working toward providing opportunities for all people and/or for the most marginalized, omit any mention of the disability community or the compounding challenges of disability when combined with the racial/ethnic disparities—issues many aim to solve with their grantmaking. Philanthropy has the freedom, voice, and resources to change the course of progress for this important intersectional talent pool. What is needed is a mobilization effort beginning inside these foundations, from leaders who see the potential to make an impact for disabled workers and the country's prosperity, and also understand that for philanthropy to fully achieve its commitment to inclusion, they must remove barriers that keep people from reaching their potential to contribute to their communities. Foundation leaders should do the following:

- Bring in experts and those with lived experience as advisors to the foundation's strategies and invite them to review potential investments. Changing this narrative inside a foundation requires investing time in learning about the lived experience of disabled workers of color.
- Invest in narrative change work to bring more visibility to the untapped talents of disabled workers of color. Consider grants to community-based organizations that include creative communications and media approaches to foster greater public understanding.
- Include disabled workers and people of color as an important "design population" in portfolio investments aimed at achieving more equitable outcomes. Engage the population in designing or reviewing submissions for relevant requests for proposals.
- Solicit proposals from groups with a focus on disabilities and connect them with workforce experts and practitioners to cultivate meaningful collaborations that could forge new paths for others to follow.
- Fund disabled researchers of color to further research by them on the intersection of race and disability, and the policies and strategies to support their economic mobility.

RECOMMENDATIONS FOR FURTHER RESEARCH

It was notable in this scan that we did not find substantial research on employment strategies that considered both disability and race. It was much more common to find one or the other. With this in mind, we hope to prompt more research in this intersectional space, perhaps beginning with some of the following:

- Disabled workers in different occupations fared very differently at the height of the COVID-19 pandemic and generally in terms of pay, hours, and working conditions. Additional detailed research on the intersection of labor market segmentation, race, and gender with updated data can better inform strategies and policy efforts.
- A more robust study of the intersections of race, ethnicity, work, and disability using Community Engaged Methods[81] was beyond the scope of this report. Such study would add more depth and nuance to the strategies outlined here, particularly for those interested in taking a deeper dive into certain types of disabilities or particular intersections of a disability and/or a specific racial/ethnic group. Community-engaged research can provide opportunities

[81] See Urban Institute's "Community-Engaged and Participatory Methods Toolkits" at https://www.urban.org/policy-centers/cross-center-initiatives/community-engaged-methods/cem-toolkit.

for disabled workers of color to meaningfully shape and inform research and policies about them and help make findings more fruitful.[82]

- Research into specific employer-based strategies, focusing both on sectors where concentrations of disabled workers of color are high and low could shed new light on solutions that could be generalized to other industries and barriers that may need further design or policy work to be overcome.
- Postsecondary education can lead to strong workforce outcomes. However, we did not attempt to capture all the work that has been done and the challenges that remain for disabled learners enrolled in college and universities. It could be important to highlight the merits and pitfalls of online learning approaches, given the findings we surfaced on the benefits of telework.

[82] Lauren Farrell, and Susan J. Popkin. 2023. "'Nothing about Us without Us': How Community Engagement Can Help Create Disability-Forward Research." *Urban Wire (Urban Institute)* (blog). February 2, 2023. https://www.urban.org/urban-wire/nothing-about-us-without-us-how-community-engagement-can-help-create-disability-forward.

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