

**Personified™**  
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## **Workers with Disabilities**

*How an underutilized talent pool can help companies gain a competitive edge*



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AS EMPLOYERS SEEK TO RECRUIT qualified individuals in an increasingly competitive environment, they may be overlooking a significant pool of talent—people with disabilities.

Many leading companies have figured out that they can gain a competitive advantage by hiring disabled workers—both because of the skills and competencies they bring to their jobs, and the enormous market that people with disabilities (PWD) represent. They are the single largest minority group in the United States, numbering more than 54 million people<sup>1</sup> and accounting for more than \$200 billion in spending power.<sup>2</sup>

The landmark Americans with Disabilities Act (ADA), passed in 1990, prohibits discrimination against people with disabilities in employment-related activities such as hiring, advancement, pay and benefits. Nevertheless, the employment gains expected from the passage of the ADA have not materialized. In fact, the employment rate for the disabled population hit a peak in 1997 and has dropped steadily since then, with the exception of an increase in 2000. It reached a low in 2004, the most recent year for which data are available.



A 2008 Personified survey of company owners and human resources (HR) managers found that only about 27 percent proactively recruit people with disabilities. Sixty-four percent said they do not do so, and close to 10 percent were unsure.

This white paper explores the factors that contribute to the underutilization of people with disabilities in the workforce and highlights best practices of companies that encourage and practice inclusion of qualified workers with disabilities.

## ●●● *Benefits*

BASED ON THE CENSUS BUREAU'S American Community Survey, 22.4 million people, or 12.9 percent of the U.S. working-age population (between the ages of 21 and 64), reported having one or more disabilities. The employment rate for working-age people with disabilities is less than half that of people without disabilities, 37.7 percent compared to 79.7 percent.<sup>3</sup>

*The employment rate for working-age people with disabilities is less than half that of people without disabilities.*

In light of this employment disparity, many companies are including PWD in their diversity and inclusion efforts, which target traditionally under-represented segments of the population. According to a 2008 Personified survey of company owners and human resources managers, 76.5 percent of

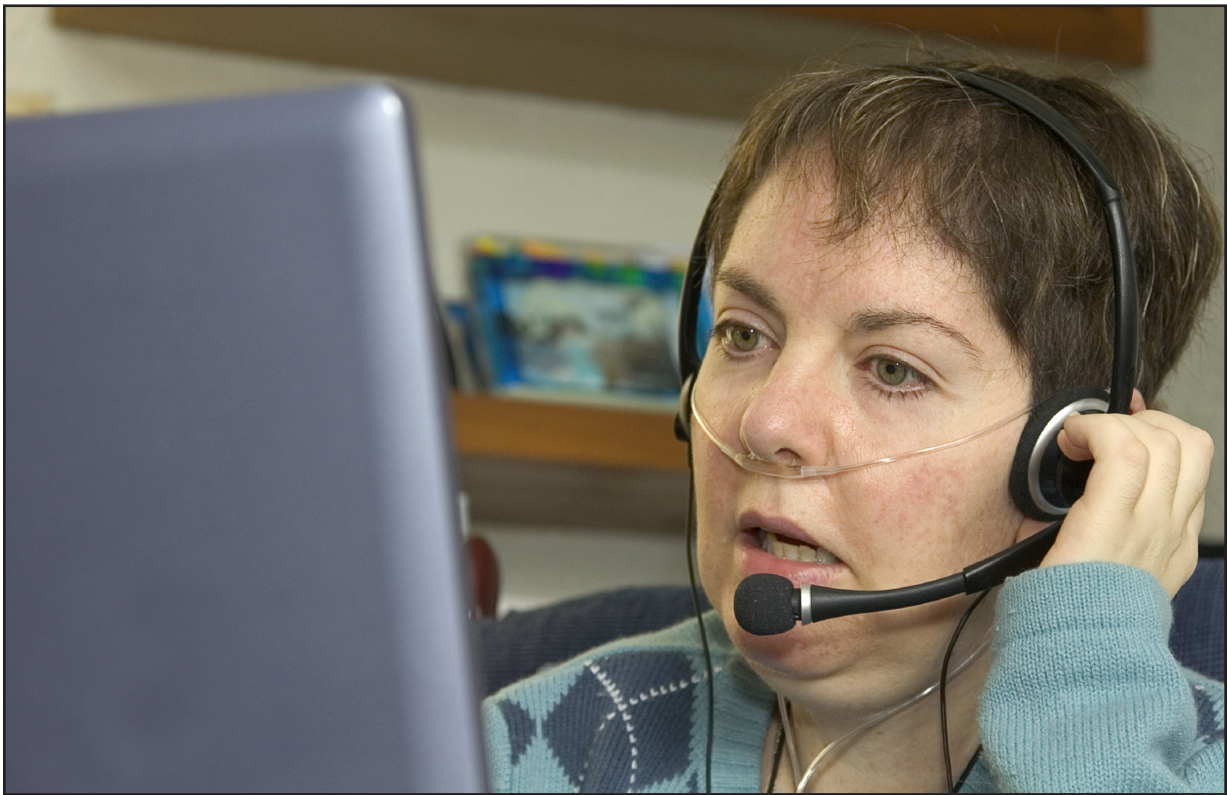
companies with a formal diversity policy specifically list PWD in their definition of a diverse workforce. Although these companies include PWD in their policies, it does not mean they actively recruit this talent group.

“Including people with disabilities as part of a company’s diversity efforts is an important first step. The next step is to make sure that senior leaders and hiring managers understand the provisions of the Americans with Disabilities Act, and then use that knowledge to design effective recruitment strategies that lure qualified candidates with disabilities,” said Mary Delaney, President of Personified.

Well-informed managers are a key factor in employment of people with disabilities, according to preliminary findings from ongoing research about employment of professionals with physical and sensory disabilities. The study, commissioned by information technology consulting firm SPR Inc., found that the more knowledge that hiring and front-line managers

have about the ADA, the more likely their companies are to include disability as a component of their diversity efforts, and the greater their commitment to hiring people with disabilities.<sup>4</sup>

The researchers found that only two variables—knowledge of ADA and job accommodation, and



inclusion of disability in diversity efforts—were significant in predicting companies' commitment to hiring people with disabilities. These findings suggest that advocates for PWD should expand their efforts to educate employers about ADA and to convince companies to incorporate disability in their diversity plans.<sup>5</sup>

There are multiple benefits for employers who hire workers with disabilities, according to the federal government's Office of Disability Employment Policy (ODEP). As employees, they contribute to the diverse viewpoints that businesses need to succeed and innovate. As loyal workers, they contribute to increasing employee retention and reducing turnover. A review of multiple studies revealed that employees with disabilities have better safety records,

equal or better turnover and absentee rates and equal or better job assignment flexibility, compared to non-disabled employees.<sup>6</sup>

Kevin Dever has made a huge difference for his team at Northern Trust, a Chicago-based multibank holding company. Dever, who works on the Help Desk, was born with cerebral palsy; he gets around in a wheelchair and is unable to use one hand.

Dever is extremely efficient, articulate, patient and able to explain complicated things to frustrated callers in a simple way, according to Maida Ramirez, manager of the North American Help Desk. Dever began at Northern Trust as a contractor through nAblement, which places professionals with disabilities into its clients' IT operations. He recently was

brought on board full time. “As soon as I had the chance, I hired him,” Ramirez said. In addition, his responsibilities were expanded to include working with external clients.

“I can’t even tell you what he has done for this team. He has changed our dynamics—he is one of those people who makes you feel good about yourself,” Ramirez said. She added that Dever doesn’t mind talking about his disability, and makes light of it to make other people feel comfortable.

Dever did not require any special accommodations, Ramirez said. However, because he relies on public paratransit to get to work, he is grateful that his employer is flexible about his starting time. “That’s been the biggest obstacle I’ve had to face in my working career—[reliable] transportation,” Dever said.

Dever worked as a programmer before joining the Help Desk. “I love what I do now...I couldn’t ask for a better situation,” he said. “It can be quite trying being almost a stranger in a strange land: not only a contractor, but disabled. I was made to feel comfortable from day one, and I appreciate that.”

## ●●● *Barriers*

THE ACCEPTANCE THAT Dever has felt at Northern Trust may not be typical. Workers with disabilities routinely encounter discrimination that includes social isolation, false perceptions and harassment. These behaviors can contribute to their sense of being outsiders in the workplace.

In some cases, workers with disabilities are socially excluded because their co-workers congregate at an inaccessible place. They may be characterized as incompetent or helpless because of their disabilities. Harassment can be blatant or subtle, and can include rudeness, name-calling and insensitive remarks.<sup>7</sup>

A recent nationwide study by CareerBuilder/Personified and Kelly Services, conducted by Harris Interactive, found that 44 percent of workers with disabilities reported having experienced discrimination or unfair treatment in the workplace. Of seven diverse segments—workers with disabilities, African Americans, Hispanics, Asians, women, workers age 50 or older and gay/lesbian/bisexual/transgender workers—employees with disabilities reported the highest incidence of discrimination or unfair treatment in the workplace and the highest incidence of being fired based on their diverse background.

“The results of this study were disappointing, to say the least. All employees should be able to go to work without fearing discrimination or biased treatment,” Delaney said.

Neil Romano, the Assistant Secretary for Disability Employment Policy in the U.S. Department of Labor, attributes discrimination against PWD to fear and ignorance.

“The greatest barrier to employing people with disabilities is one of closed minds—not because of malevolence but because of fear of change, lack of information, and lack of belief in every person’s value,” Romano said.

Romano is critical of the way advocates for the disabled try to increase employment, pointing out that their efforts have been unsuccessful in creating employment demand. “Instead of emphasizing the abilities of people with disabilities, they have focused on the disabilities, and at times even appear to beg businesses to hire people with disabilities,” Romano said. “To generate employer demand, these communities need to generate a belief that people with disabilities can contribute as employees.”<sup>8</sup>

Among the barriers employers cite that get in the way of hiring people with disabilities are a lack of relevant work experience, difficulty finding qualified candidates, physical barriers and attitudes among co-workers and supervisors.<sup>9</sup>

Ironically, another barrier is the discomfort that some people with disabilities feel about self-identifying, due to past encounters with employers’ bias. The ADA bars employers from asking job applicants whether or to what extent they are disabled. “People with disabilities are reticent to self-

of view, self-disclosure could create a path that would open doorways and allow people to move through the system more quickly, he said.

A case in point is Oregon’s HIRE (Hiring Individuals Ready for Employment) system, which uses vocational rehabilitation counselors to help candidates with disabilities identify their skills and abilities, and encourages state agencies to include them in the applicant pool.

According to Killam, the HIRE program is failing statewide because of the reluctance of PWD to identify themselves. “That’s what we’re struggling with,” he said. The state is working to revamp the HIRE program.

## ●●● Accommodations

UNDER THE ADA, employers must provide “reasonable accommodations” for employees with disabilities so that they can perform critical job functions. Companies are not required to make an accommodation if it would impose an undue

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disclose because of the hurdles that this has put in their way,” according to Daniel Killam, Employment & Diversity Manager at the Oregon Department of Transportation. However, from the employer’s point

hardship, meaning a significant difficulty or expense. Nevertheless, an unintended consequence of the law is that some employers are reluctant to hire people with disabilities because they may need accommodations.

This issue has been evident at the Oregon Department of Transportation, according to Killam. “You have managers saying they have to watch their budgets, but they don’t know what [a particular] accommodation costs. We tell them this is a non-issue. We do this because we want our workplaces to be accessible for all employees without regard to ability or disability and we would not want to have a lawsuit filed based on discriminatory practice.”

A recent study of employers who contacted ODEP’s Job Accommodation Network (JAN) during a two-year period found that most employers spent either nothing or a minimal amount to accommodate disabled workers. Of those who gave cost information, 46 percent reported that implementing workplace adjustments came at no expense, while 45 percent reported a one-time cost that averaged

spent on an accommodation, it received a little over \$10 in benefits, JAN reported.

A separate study published by the Society for Human Resource Management also concluded that the cost of accommodations usually is not substantial. According to the 2002 survey, 38 percent of employers spent nothing on reasonable accommodations, 28 percent spent \$1,000 or less, 8 percent spent between \$1,000 and \$5,000 and 14 percent spent more than \$5,000.<sup>11</sup>

At JPMorgan Chase, most accommodations don’t cost anything, according to Joan McGovern, Vice President and head of the firm’s AccessAbility Resource Center. “It’s often a matter of changing a process,” she said. JPMorgan Chase provides whatever assistance employees need, and absorbs the cost of accommodations that they request.

*Most employers spent either nothing or a minimal amount to accommodate disabled workers. The benefits of making accommodations for individuals in the workplace far outweigh the costs.*

about \$500. Only 9 percent said the accommodation resulted in an annual ongoing cost or a combination of one-time and annual costs.<sup>10</sup>

The study, conducted by the University of Iowa’s Law, Health Policy and Disability Center for JAN, also found that the benefits of making accommodations for individuals in the workplace far outweigh the costs. On average, for every one dollar an employer

Tom Milligan, First Vice President, Global Diversity & Inclusion at Merrill Lynch, said that in 20 years at the company, he has never heard an objection about the cost of accommodations. “The cost of accommodations is less of a concern than the fear of the unknown. If you’ve never worked with someone with a disability, that’s the harder barrier to break through,” Milligan said.

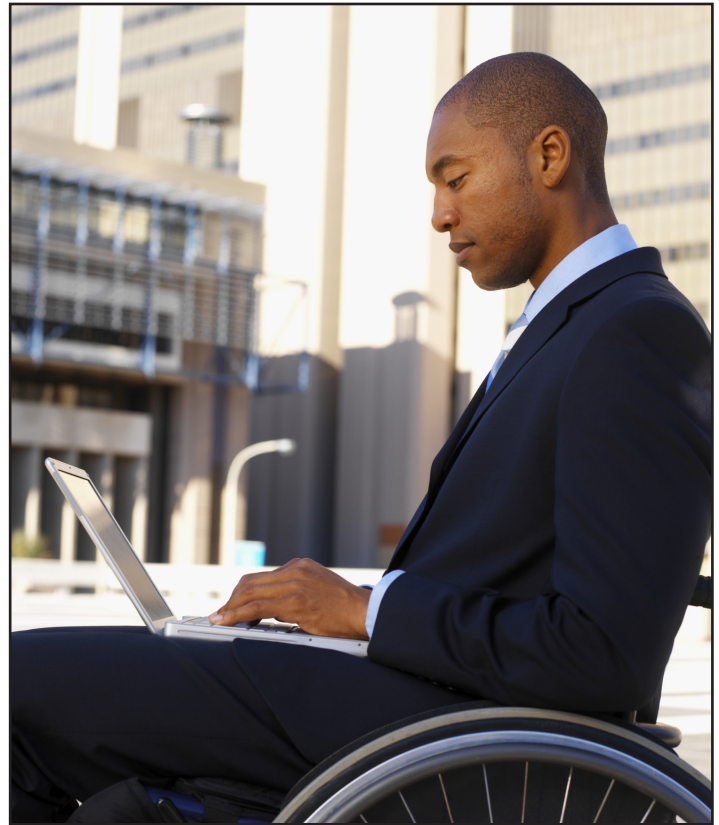


Despite the requirements of the ADA and the minimal cost, there is evidence that a good number of employers are failing to make reasonable accommodations for their workers. Twenty-nine percent of disabled workers reported that their employers don't provide accommodations or necessities that enable them to successfully perform their responsibilities, according to the CareerBuilder/Personified and Kelly Services study conducted by Harris Interactive.

People who become disabled when they are already employed are more likely to get workplace accommodations than those who have disabilities when they apply.<sup>12</sup> The implication is that when employers already know that the worker provides value to the company they would rather make accommodations than incur the expense of replacing the employee. More than 80 percent of employers who contacted JAN for information about accommodations wanted to retain or promote a current employee.<sup>13</sup>

## ●●● *Resources*

THROUGHOUT THE COUNTRY, a wide variety of government agencies, businesses and nonprofit organizations are devoted to removing barriers to employment for individuals with disabilities. The primary federal resource is the ODEP, created by Congress in 2001. Among its programs are the Alliance Initiative, which develops and implements



model policies to recruit, hire, promote and retain workers with disabilities; and the Employer Assistance and Recruiting Network (EARN), a service that helps employers find qualified applicants with disabilities.

The federal government also provides financial incentives for hiring people with disabilities. For example, companies that hire a disabled person through a vocational rehabilitation referral may be eligible for the Work Opportunity Tax Credit on an employee's first-year wages. Other tax benefits are available for making changes to physical facilities. The Small Business Tax Credit allows qualifying businesses to receive tax credits up to \$5,000 for making their businesses accessible to disabled persons.

A tax deduction of \$15,000 per year is available to businesses of any size for the removal of architectural or transportation barriers.<sup>14</sup>

Research indicates that HR professionals may not be aware of tax incentives and consequently do not take full advantage of them.<sup>15</sup>

The Personified survey found that of companies that employ people with disabilities, 41 percent do not take advantage of government tax incentive programs and an additional 23 percent of respondents were not sure if their company does.

AbilityLinks, a program of Marianjoy Rehabilitation Hospital in Wheaton, Ill., is a good example of private efforts around the country to serve workers with disabilities. The AbilityLinks Consortium is a partnership of businesses, advocacy groups and government agencies working to increase employment of people with disabilities. The consortium connects jobs and candidates through a website, AbilityLinks.org, and sponsors educational and networking events for members of the disability and business communities.

Another model for helping professionals with disabilities find career opportunities is nAblement, an organization that identifies, screens, trains and mentors IT candidates and employees with

disabilities. nAblement is a member of the Chicago-headquartered SPR family of companies.

nAblement placed Ron Busse as a contractor at Wolters Kluwer, a global information services and publishing company. Busse, who is deaf, works in the Forms Development group processing data and providing quality assurance when the forms are completed. According to Randi Buslik, Busse's manager, he is an excellent employee because of his attention to detail and his ability to learn quickly and follow directions.

Busse said that he feels welcome and comfortable at Wolters Kluwer. His goal is to land a full-time job that matches his skill level in an IT department.

## ●●● *Best practices*

COMPANIES THAT PROACTIVELY HIRE people with disabilities have a more powerful employment brand. A survey conducted by the Gallup organization and the University of Massachusetts' Center for Social Research asked employers what they think "makes a business a good one." The top three responses (1) those that offer health care insurance, (2) those that treat the environment well and (3) those that hire people with disabilities. In addition, 88 percent of the 800

*Companies that proactively hire people with disabilities have a more powerful employment brand.*



respondents said they would prefer to give their business to companies that hire people with disabilities.<sup>16</sup>

To identify best practices, Personified interviewed five companies that have been recognized as leaders in proactively recruiting people with disabilities and providing disability-friendly work environments: JPMorgan Chase, Merrill Lynch, IBM, McDonald's and Merck & Co. These organizations agree that hiring people with disabilities makes good business sense.

IBM and Merck were recipients of New Freedom Initiative Awards, which are presented by the U.S. Department of Labor to organizations that have demonstrated "exemplary and innovative efforts

in furthering the employment and workplace environment for people with disabilities." IBM, JPMorgan Chase, Merrill Lynch and McDonald's ranked in the top five of *Careers* and the *Disabled* magazine's list of Top 50 Employers of 2008, based on a poll of the magazine's readers.

### JP MORGAN CHASE

The global financial services firm has put time and resources into raising awareness about disability issues and ensuring that managers, co-workers and people with disabilities are comfortable working together. Initially, JPMorgan Chase disseminated

a great deal of information on disability issues. “As with anything new, you make sure that there is commitment across the organization; you address issues, and alleviate concerns and fears,” said Joan McGovern, Vice President and head of the firm’s AccessAbility Resource Center. “It is now an ongoing, seamless process.”

The company continues to bring in experts to speak to employees on topics ranging from etiquette to ADA rules. It also offers online training sessions through the corporate website and provides internships for people with disabilities.

JPMorgan Chase hires people with disabilities across the firm at all levels, unlike other companies that may limit disabled individuals to one or two business units or departments. The firm sources candidates with disabilities nationally, regionally and locally. State vocational rehabilitation departments have been particularly helpful in matching their clients with open positions.

For example, in one situation, an employee requested a Video Relay Service, which enables people with hearing disabilities who use sign language to communicate with voice telephone users through video equipment. As a result of discussions with the employee, JPMorgan Chase became aware of a large population of hearing-impaired individuals who were potential clients, a realization that turned out to have business value for the company.

Senior management created the AccessAbility Resource Center in 2003 after asking networking groups to gather information about what it should be doing to deepen relationships with employees and customers. The AccessAbility networking group, comprising employees with disabilities and others interested in disability issues, recommended setting up a formal structure to focus on disability issues.

The center works with Human Resources to source and recruit new and experienced employees with disabilities, in line with the firm’s commitment to hire

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The firm has grown its customer base both by hiring people with disabilities and leveraging their knowledge, experience and creativity. Products and services have been changed or expanded based on their recommendations.

top talent. Once people are hired, the center consults with organizations such as the Job Accommodation Network and American Association of People with Disabilities to ensure that the work environment is satisfactory, McGovern said.

## MERRILL LYNCH

The New York-based financial services company has an active Disability Awareness Professional Network, which focuses on employee retention, business development and community activities. “A lot of it is about building familiarity and comfort among non-disabled people for people with disabilities,” said Tom Milligan, First Vice President, Global Diversity & Inclusion at Merrill Lynch.

Founded by employees who have children with disabilities, the network “has a lot to do with our good reputation among people with disabilities,” Milligan said.

In addition, the company has created financial service products tailored specifically for parents of disabled children. The brainchild of Chris Sullivan, a 25-year-employee who is hearing-impaired, the products include an interactive Special Needs Calculator, which helps families calculate how much

to connect with students and alumni with disabilities through campus recruiting events. Founded several years ago by a former Merrill Lynch employee who has cerebral palsy, Lime is endeavoring to “re-brand disability,” focusing on the quality that people with disabilities can deliver. Other Lime partners include Goldman Sachs and PepsiCo.

## IBM

At IBM, hiring people with disabilities is a business imperative, according to Millie DesBiens, program manager, Global Workforce Diversity. The company is looking for the most talented people from a very limited pool, “and we want to make sure we are not discounting anybody,” she said.

IBM has a long history of hiring people with disabilities, beginning in 1914. In 1995, the company decided to take its diversity program to the next level by focusing on eight constituencies, including

*Merrill Lynch’s Disability Awareness Professional Network focuses on employee retention, business development and community activities.*

they need to save for their child’s ongoing financial needs. Sullivan also spearheaded services for hearing- and visually-impaired clients, such as videophone, interpreter services, a toll-free TTY (text telephone) line, and large-print financial statements.

Merrill Lynch aggressively recruits PWD by partnering with New York-based Lime Connect Inc.,

people with disabilities. In that arena, IBM is focused on three areas: accessibility, accommodations and hiring/retention.

The company has instituted a variety of initiatives to further its goals. An internship program developed with the American Association for the Advancement of Science provides summer internships for college

students with disabilities. IBM also reaches out to students as young as middle school, educating them about careers in technology. People with disabilities also are brought in on a contractual basis to work for a year. “At the end of the year we try to convert them to full time,” DesBiens said.

While these programs have been successful, DesBiens said, it continues to be a challenge to increase the numbers of employees with disabilities. An applicant with disabilities may be well qualified, but he or she is competing with a pool of other top candidates, she noted.

To eliminate any hesitation on the part of managers to hire people with disabilities, IBM created a central cost recovery fund to pay for providing accommodations, rather than charging these expenses

those,” she said. DesBiens cautioned not to try to do everything at once. “Try to pick one or two things that will have the most impact and address them first.”

#### MERCK & CO.

Merck received a New Freedom Initiative Award in 2005 for its long track record of recruiting people with disabilities, providing workplace accommodations and conducting disability awareness activities. Among Merck’s initiatives is the disAbility Advisory Council (DAC), which includes disabled people along with representatives from departments such as security, safety, site services, human resources and other functions. The council’s purpose is to remove barriers to employment and productivity and to provide direction on issues relevant to employees with disabilities.

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to departmental budgets. Another program identifies “champions” who advocate for disabled applicants with hiring managers.

DesBiens pointed out that companies need to have a comprehensive approach to attract people with disabilities and create a culture that supports them. “Not just one thing will do it for you. You have to figure out where the gaps are within the company and address

“We decided we needed a team to convene in person or virtually to solve problems instantaneously. It works; if management is struggling with a problem, all we have to do is put it out there and it immediately is solved,” said Deborah Dagit, Vice President and Chief Diversity Officer.

For example, when a particular team relocated to a higher floor, one manager was concerned about how

a disabled employee would be evacuated in case of emergency, since the standard evacuation chair was not appropriate for the worker. The council solved the problem, allowing the worker to stay on the same floor as the rest of her team. “It required looking at alternative solutions, personally and first-hand, and being creative,” said Dagit, a short-statured person (4 feet tall) who walks with a cane due to a genetic bone condition.

In 2008, the company launched ten Global Constituency Groups, including the Differently Able Group, comprised of senior leaders who look for ways to enhance career development and inclusion for people with disabilities and caregivers.

An intranet site provides information to employees and managers on procedures for obtaining accommodations, as well as tips on how to interact with disabled colleagues or applicants.

There are compelling business reasons for healthcare companies such as Merck to hire people with disabilities, since they are a key customer constituency. “Not including disabled people would be like L’Oreal thinking it’s not necessary to hire women,” Dagit said. Nevertheless, she added, Merck finds it very challenging to find qualified PWD to



hire, because of the educational requirements for employees. The solution is to improve access to education for people with disabilities, noted Dagit.

“It is great that students with disabilities are being mainstreamed socially in our schools, but it is not sufficient,” she said. She noted that schools need to

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do a better job helping these young people gain the academic credentials necessary to be competitive in today's global market.

## McDONALD'S

The fast-food giant has a long record of employing people with disabilities, rooted in the belief that customers should be able to see people like themselves when they step into a restaurant.

"The reputation that we've garnered as a company that tries to get it right in terms of how we work with and treat employees and customers with disabilities has certainly gained business for us," said Kevin Bradley, Director of Inclusion and Diversity at McDonald's and a board member of the U.S. Business Leadership Network, a national organization that works to promote including people with disabilities in the workforce as a business imperative.

McDonald's offers a Braille menu and, in some restaurants, speech-impaired customers can order using a touchpad. Drive-through windows make it easier for those with mobility impairments. Employees receive video training on how to treat people with disabilities and the company provides training classes, video and printed materials for managers. The internal website includes resources and information for and about workers with disabilities. Disabled individuals have been included in McDonald's commercials.

The company has made numerous accommodations for people with disabilities at its Oak Brook,

Ill., headquarters, including arrangements for service animals, interpreters for people with hearing impairments, remodeled washrooms and an accessible vehicle for a wheelchair user.

Bradley acknowledges that McDonald's doesn't get it right all the time. In a well-publicized incident, a little person complained that she was treated disrespectfully at a McDonald's in Greenville, S.C. The company responded by bringing in a world-class trainer to work with all the franchisees in the area. "We react pretty quickly and try to get to the root of the problem and fix it," Bradley said.

## ●●● Conclusion

All of the best-practice companies interviewed recognize the business value of hiring people with disabilities, who are part of the largest minority group in the country. As Kevin Bradley of McDonald's put it, "I would love for your readers to understand that hiring people with disabilities is not an act of charity; it's a smart move for their business."

By recognizing people with disabilities as an important talent pool, employers can meet hiring goals, strengthen their employment brand and position themselves to attract disabled individuals, as well as their families, friends and advocates, as customers and clients.

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## Endnotes

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## *About Personified*

As a consulting firm specializing in talent optimization and management, Personified helps employers understand and leverage the relationship between talent management and company performance.

Our customized talent solutions provide the best return on investment in people, processes, and technology. We deliver unmatched talent insights using our access to a vast talent pool, in-depth employment data, and top recruitment media.

From helping you locate people who can further your objectives to creating an inclusive, appealing workplace of choice, Personified provides fresh insights and smart solutions that deliver results.



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