



New York Makes Work Pay

Developing a path to employment for New Yorkers with disabilities

New York State

Disability & Employment Status Report

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The mission of the New York Makes Work Pay (NYMWP) project is to involve the whole community in improving employment outcomes and increasing the financial independence of New Yorkers with disabilities. This report, developed as part of NYMWP, presents relevant and current information on disability and employment in New York State, providing our community of stakeholders a better understanding of where we are now, as we continue to work toward improving outcomes for individual with disabilities.¹

In this report, we provide a picture of disability and employment among New York State's working-age population. The report presents:

1. Estimates of disability prevalence overall and among various groups.
2. Indications of where disparities exist between people with and without disabilities in employment.
3. Factors that may influence the employment environment of New Yorkers, in general, and of New Yorkers with disabilities.
4. Utilization rates and outcomes of programs and other mechanisms that are designed to serve people with disabilities.
5. Outcomes that demonstrate the importance of employment – specifically, evidence of disparities in financial security between people with and without disabilities.



Note: Except where noted, this report presents one year estimates from the 2010 American Community Survey (ACS) for the civilian, non-institutionalized working age (21-64) population. (see Appendix for more information on data sources).

Disability Prevalence

The working-age civilian population (ages 21-64) of New York State in 2010 was 11,438,600. Of this group, 969,900, or 8.5 percent, report having one or more disabilities. The prevalence of disability (the percentage of people reporting a disability) in New York State is lower than the national average of 10.3 percent.²

Disability prevalence increases substantially with age, with 4.9 percent of transition age youth (16-24 years old) reporting a disability, compared with 16.2 percent of individuals age 55-64 (see Exhibit 1). The prevalence of disability among working-age people is likely to rise in the coming years, as the Baby Boom population ages (Toosi, 2009).

¹Suggested citation for this report: von Schrader, S., Erickson, W., Nazarov, Z., Golden, T.P., & Vilhuber, L. (2012). New York State Disability and Employment Status Report - 2011. Ithaca, NY: Cornell University, Employment and Disability Institute on behalf of New York Makes Work Pay Comprehensive Employment System Medicaid Infrastructure Grant. February, 2012.

²All comparisons (i.e., X is greater than Y; X is lower than Y; or X is similar to Y) presented in the text are based on a statistical test (with results of significantly higher, lower or no significant difference, respectively) conducted at 0.05 significance level.

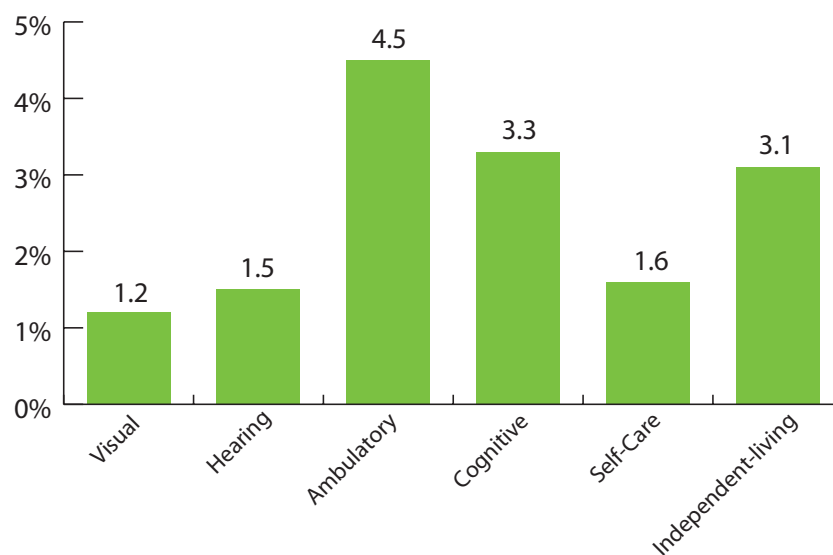
Exhibit 1. Disability Prevalence in New York State, by Age Group

Age Group	Disability Prevalence
16-24	4.9%
25-34	4.3%
35-44	5.8%
45-54	10.0%
55-64	16.2%

Source: Calculations by Cornell University, Employment and Disability Institute, 2010 American Community Survey, Public Use Microdata Samples (PUMS). Estimates are for New York State working age (21-64) civilian non-institutionalized population.

There is no difference in the prevalence of disability among men and women (8.5%). However, disability prevalence varies significantly across racial and ethnic groups: 8.4 percent of Whites reported at least one disability compared with 17.1 percent of American Indians/Native Alaskans, 10.6 percent of African Americans/Blacks, 3.8 percent of Asians, and 9.0 percent of people who indicated another race or two or more races. Approximately, 8.3 percent of Non-Hispanics reported at least one disability, compared with 9.2 percent of Hispanics.

Exhibit 2 presents the prevalence of the six disability types. The most commonly reported disability types are ambulatory disabilities (4.5%) followed by cognitive disabilities (3.3%) and independent living disabilities (3.1%). Of people who reported a disability, nearly half (43.3%) reported more than one disability type. See the Glossary and Appendix for descriptions of the disability types and how they are determined.

Exhibit 2. Disability Prevalence, by Disability Type

Source: Calculations by Cornell University, Employment and Disability Institute, 2010 American Community Survey, Public Use Microdata Samples (PUMS). Estimates are for the New York State working age (21-64) civilian noninstitutionalized population.

Another subpopulation of interest is veterans, particularly those with a service-connected disability. A veteran service-connected disability is measured differently from the definition of disability used elsewhere in this report, and is defined as a disease or injury determined to have occurred in or to have been aggravated by military service (see Glossary for more details). In New York State, there are 476,900 civilian working age veterans, of whom 69,400 (14.6%) have a service-connected disability.

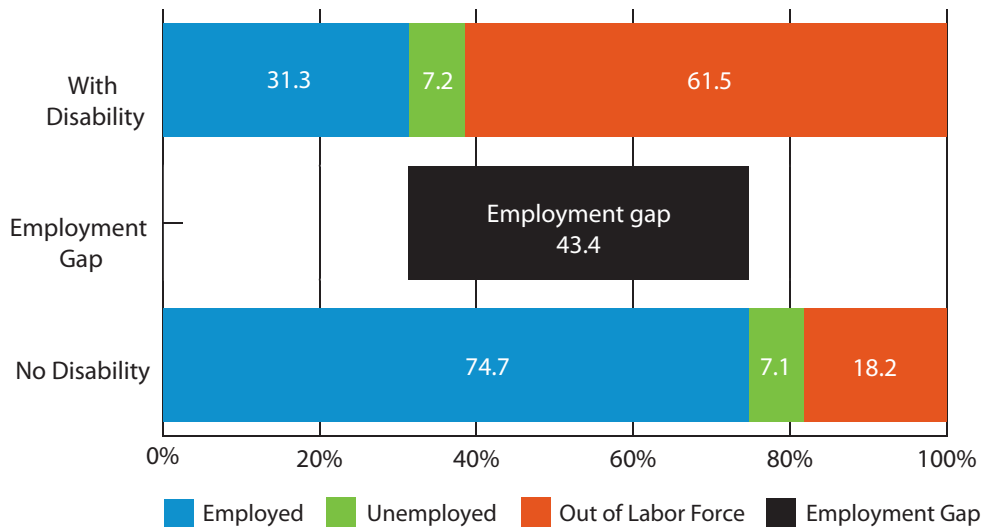
Employment Situation

With a better understanding of the prevalence of disability and the demographic characteristics of people with disabilities, we now explore how the employment situation of people with disabilities differs from that of their peers without disabilities.

Employment Rates

The employment rate for people with disabilities in New York State is 31.3 percent, compared with 74.7 percent for people without disabilities, a difference of 43.4 percentage points (see Glossary for more information on employment). Exhibit 3 presents the employment rates (in blue) and highlights the employment gap (in black), which is the difference in the employment rates between people without and with disabilities. The corresponding national employment rates are 33.8 percent and 75.3 percent, respectively, resulting in a gap of 41.5 percentage points.

Exhibit 3. The Employment Situation of New Yorkers, by Disability Status

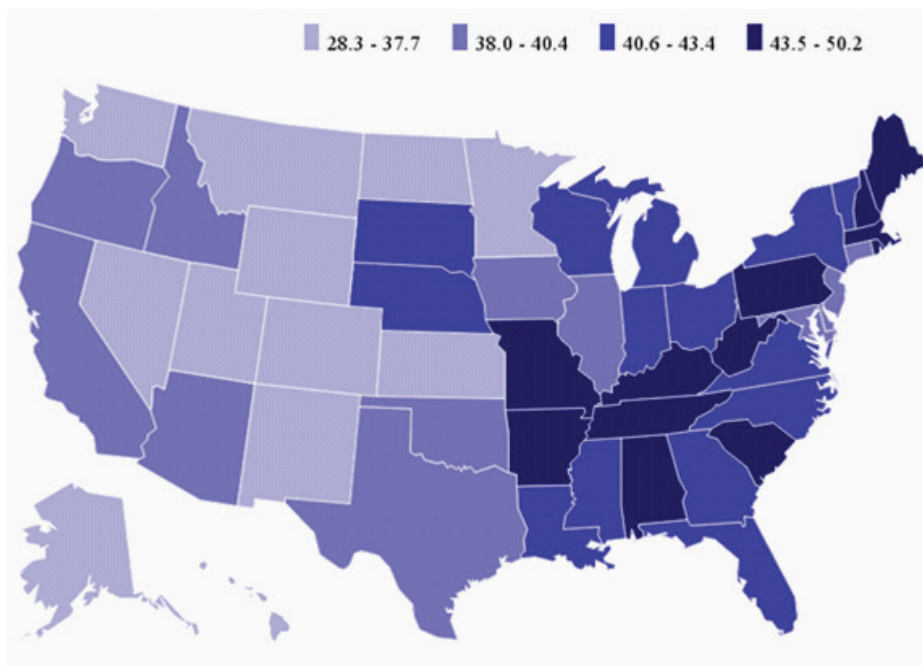


Source: Calculations by Cornell University, Employment and Disability Institute, 2010 American Community Survey, Public Use Microdata Samples (PUMS). Estimates are for New York State working age (21-64) civilian noninstitutionalized population.

A person is defined as “not working but actively looking for work” if he or she reports not being employed but has been actively looking for work during the last four weeks. Someone who is not working and not actively looking for work is considered “out of the labor force.” Exhibit 3 illustrates that people with disabilities are far more likely than people without disabilities to be out of the labor force -- 61.5% vs. 18.2%, respectively. An estimated 69,900 people with disabilities are unemployed, that is, not working but actively looking for work. Among people who are not working, people with a disability were less likely to have worked at some point in the previous 12 months (10.0%) than people without a disability (25.4%).

Working-age New Yorkers with disabilities are employed at less than half the rate of their non-disabled peers. Exhibit 4 provides the nationwide distribution of state-wide employment gaps -- the darker the shade of blue, the greater the employment gap. The figure shows that New York is in a group of states with a larger employment gap.

Exhibit 4. Employment Gaps by State



Source: Calculations by Cornell University, Employment and Disability Institute, 2010 American Community Survey, Public Use Microdata Samples (PUMS). Estimates are for New York State working age (21-64) civilian noninstitutionalized population.

In general, regardless of disability status, employment rates tend to be lower for women than for men. This difference holds in New York State: the employment rate for women with disabilities is 30.0 percent compared with 32.7 percent for men with disabilities. Employment rates are lower for racial/ethnic minorities with disabilities, with 28.5 percent employed compared with 32.8 percent of White, non-Hispanics. Employment rates among people with disabilities also vary across race/

ethnicity minority categories: 43.5 percent for American Indians/Native Alaskans, 26.6 percent for African Americans/Blacks, 37.5 percent for Asians, and 27.7 percent for people who indicated another race or two or more races, and 28.2 percent for Hispanics (regardless of race).

The employment rate varies a great deal by disability type, as Exhibit 5 shows. In New York State, the employment rate is highest for people with a hearing disability (50.4%) and lowest for people with a self-care disability (16.4%). People with multiple disabilities (two or more of the six disability types) had an employment rate of 17.6 percent.

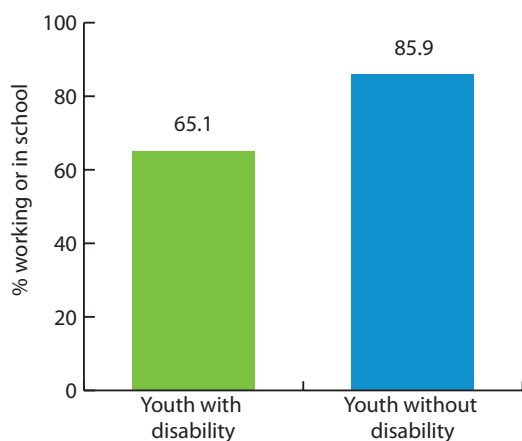
Exhibit 5. Employment Rates, by Disability Type

Disability type	Employment Rate
Visual	35.8%
Hearing	50.4%
Ambulatory	23.7%
Cognitive	22.0%
Self-Care	16.4%
Independent-Living	17.2%
Two or more disabilities types	17.6%

Source: Calculations by Cornell University, Employment and Disability Institute, 2010 American Community Survey, Public Use Microdata Samples (PUMS). Estimates are for the New York State working age (21-64) civilian noninstitutionalized population.

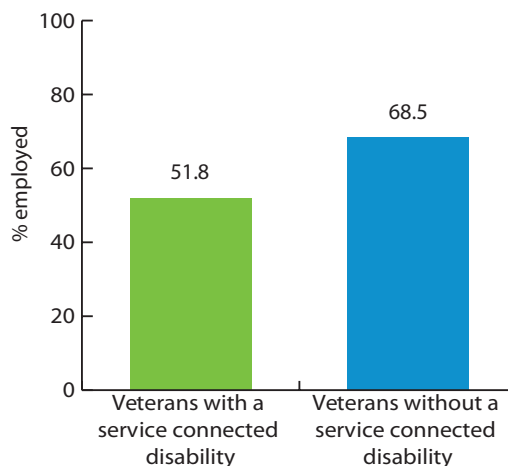
We complete this section on employment rates by looking at two subpopulations of interest -- transition-aged youth and veterans with service-connected disabilities (see exhibit 6 and 7). The transition from school to work life is a critical time for young people; engagement of this group in school and work is vital, as it may have an important impact on their future success. Among New York youth (ages 16-24) with disabilities, 65.1 percent are working or in school, compared with 86.9 percent of youth without disabilities. The employment rate of veterans with a service connected disability is 51.8 percent compared with 68.5 percent among veterans without a service connected disability.

Exhibit 6. Percent of transition age youth (16-24) who are working or in school, by disability status



Source: Calculations by Cornell University, Employment and Disability Institute, 2010 American Community Survey, Public Use Microdata Samples (PUMS). Estimates are for the New York State working age (16-24) civilian noninstitutionalized population.

Exhibit 7. Employment rate of veterans, by service connected disability status



Source: Calculations by Cornell University, Employment and Disability Institute, 2010 American Community Survey, Public Use Microdata Samples (PUMS). Estimates are for the New York State working age (21-64) civilian noninstitutionalized veteran population.

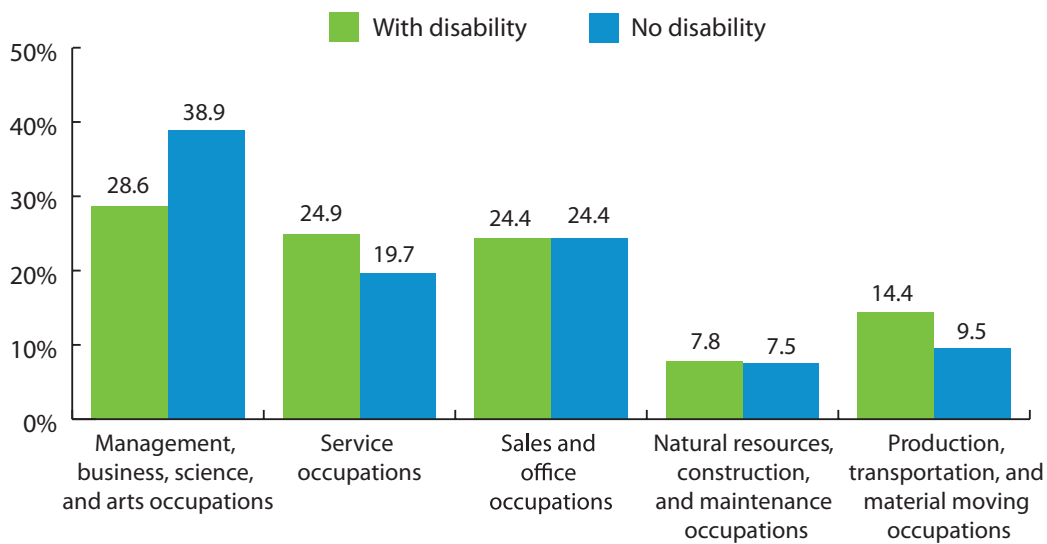
People Who are Working

There are also important differences between working people with and without disabilities in their employment situations. A person who worked at least 35 hours a week and at least 50 weeks in the last 12 months is considered to have been employed “full-time/full-year.” People with disabilities are more often working part-time or are not consistently employed throughout the year. Of people with disabilities who are employed, only 60.4 percent work full-time/full-year, compared with 74.1 percent of employed people without disabilities.

The disability rate of the New York State workforce overall (the fraction of the workforce age 16 and over with at least one disability) is 4.1 percent (U.S. Census Bureau, 2010). This varies by industry, with New Yorkers with disabilities representing less than 3.0 percent of the workforce in “finance, insurance, real estate, rental and leasing” and “information”. While people with disabilities are more highly represented in the industries of “agriculture, forestry, fishing and hunting, and mining” (6.2%), “transportation and warehousing, and utilities” (4.9%), “manufacturing” (4.6%), and “educational services, and health care and social assistance” (4.6%), and “other services, except public administration” (4.7%). (U.S. Census Bureau, 2010)

Exhibit 8 presents information about the occupations of people with and without disabilities. When comparing the occupations of employed people (ages 16 and over) with and without disabilities, fewer people with disabilities (28.6%) are in “management, business, science, and arts occupations” as compared with people without disabilities (38.9%). People with disabilities are more likely to be employed in service occupations than their non-disabled peers. The rate of self-employment among employed people with disabilities (11.1%) is similar to that of people without disabilities (9.8%).³

Exhibit 8. Occupations of Working People, by Disability Status



Source: American FactFinder, Data Set: Adapted from 2010 American Community Survey 1-Year Estimates S1811: Selected Economic Characteristics for the Civilian Noninstitutionalized Population By Disability Status. Geographic Region: New York. Available at: <http://www.factfinder.census.gov>. Estimates based on workers age 16 and over.

Factors That May Influence Employment Outcomes for People with Disabilities

There are several possible explanations for the employment disparities highlighted in the previous section. We will focus on a few of these factors: the current economic climate, disparities in educational attainment, the presence of discrimination in the workplace, the lack of access to transportation or workplace accommodations, work incentives and disincentives and the utilization of public programs focused on increasing the employment of people with disabilities.

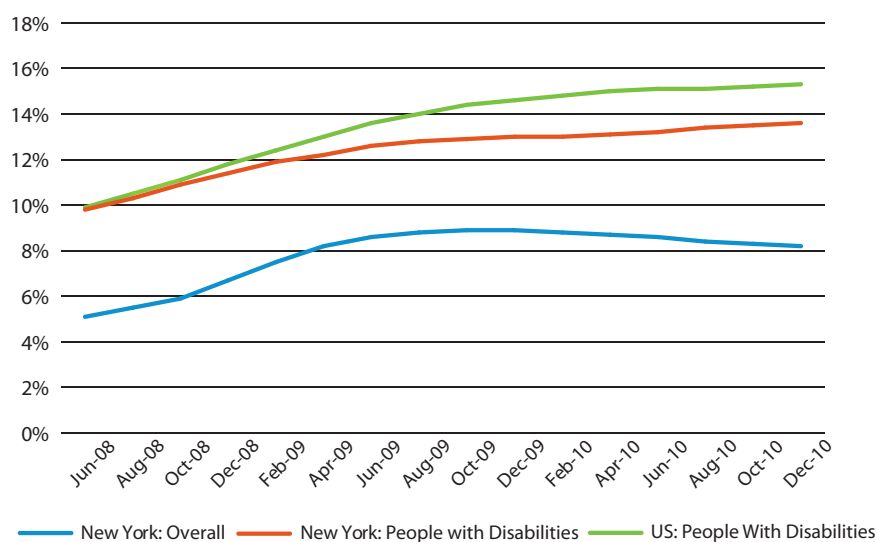
³ Self-employment as reported combines the categories of: “self-employed in own incorporated business” workers and “self-employed in own not incorporated business” workers.

Economic Situation

New York State has been recovering slowly from the recession of 2007-2009. From December 2009 to December 2010 there was a 1.0 percent increase in total employment (U.S. Department of Labor, 2011). While the recession has had a damaging impact on the job outlook of New Yorkers in general, the impact seems to have been worse for people with disabilities.⁴ According to the 2011 Empire State Poll, New Yorkers with disabilities were more likely to be dissatisfied with the quality and availability of jobs in their community (71.8%) compared with their non-disabled peers (58.2%). Nearly a quarter of New Yorkers with and without disabilities thought employment was the most important issue facing their community.⁵

Exhibit 9 presents the overall unemployment rates from June 2008 through December 2010 for New York State in general, for people with disabilities in New York State, and for people with disabilities nationwide. The overall unemployment rate in New York State (in blue) increased from June 2008 to June 2009, and subsequently leveled off and even decreased slightly at the end of 2010. Meanwhile, the unemployment rate is consistently been greater (both in New York and nationwide) for people with disabilities than for the overall population. The unemployment rate for people with disabilities in New York (in red) increased nearly four percentage points from June, 2008 to December, 2010 with no decrease in the unemployment rate as seen among New York overall in 2010.

Exhibit 9. Unemployment Rates: June 2008 - December 2010



Source: Calculations by Cornell University, Employment and Disability Institute. Data from the BLS-provided state unemployment rate and estimates of the unemployment rate for people with disabilities in New York and US are computed using CPS Basic Monthly Files.⁶ Estimates are based on the civilian noninstitutionalized population, ages 16 and over.

⁴For a national perspective on the differential impact see Fogg & Harrington, 2010, and Kaye, 2010.

⁵See Appendix for more Empire State Poll information.

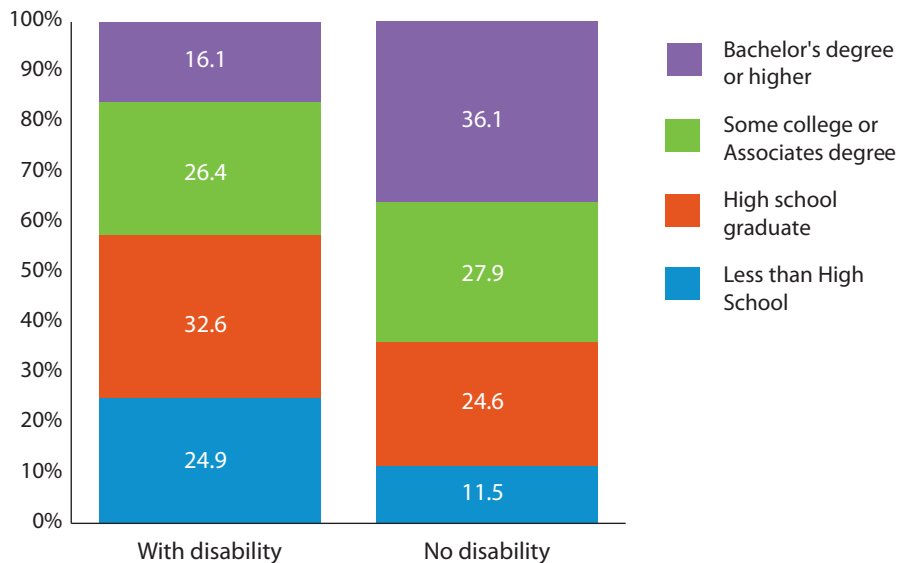
⁶The Bureau of Labor Statistics does not release state-specific unemployment rates for people with disabilities. Full details of the methodology and code for these calculations are available by emailing the Employment and Disability Institute at ilr_edi@cornell.edu.

It should be noted that the unemployment rate may not fully depict real labor market situations of people with disabilities, as a person who is not working nor actively looking for work is excluded from the unemployment rate calculation. See the Glossary for more detail regarding unemployment rate calculations and their significance for people with disabilities.

Educational Attainment

Employment and earnings are both related to educational attainment; that is, people with higher educational attainment are more likely to be employed, earn more, and escape poverty (Bureau of Labor Statistics, 2011). Therefore, it is important to be aware of differences in educational attainment that might affect employment rates. As can be seen in Exhibit 10, only 16.1 percent of people with disabilities have a bachelors' degree or higher, compared with 36.1 percent of people without disabilities. Among people with disabilities, 57.5 percent have only a high school diploma or less, compared with 36.1 percent of people without disabilities.

Exhibit 10. Educational Attainment by Disability Status

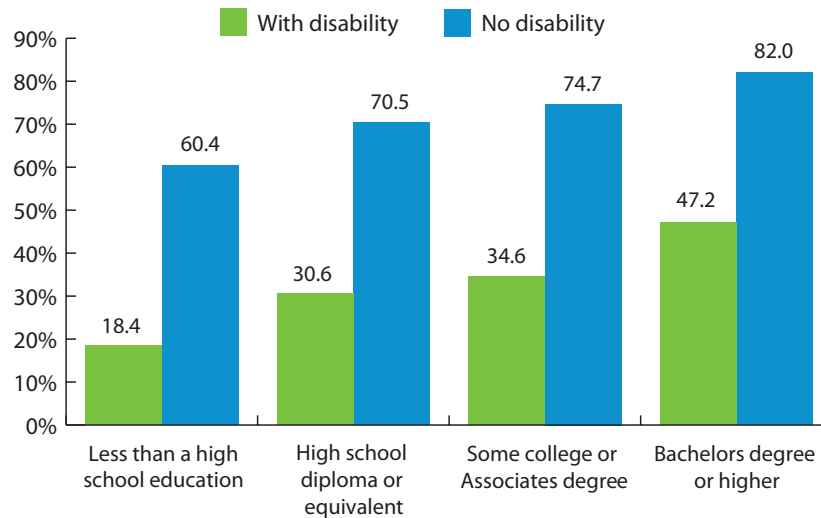


Source: Calculations by Cornell University, Employment and Disability Institute, 2010 American Community Survey, Public Use Microdata Samples (PUMS). Estimates are for New York State working age (21-64) civilian noninstitutionalized population.

Exhibit 11 presents employment rates by educational attainment. As educational attainment increases, the employment rate increases, but the disparity between people with and without disabilities persists. Among New Yorkers with less than a high school degree, 18.4 percent of people with disabilities are employed, compared with 60.4 percent without a disability. For those who have a bachelor's degree or higher the employment rates are 47.2 percent and 82.0 percent, respectively. The employment rate gap between those without and with disabilities is lower for the

group with a “Bachelor’s degree or higher” (34.9 percentage point gap) than for the other groups (gaps ranging from 39.9 to 42.0 percentage points), but in all cases the gap is sizable.

Exhibit 11. Employment Rates, By Educational Attainment and Disability Status



Source: Calculations by Cornell University, Employment and Disability Institute, 2010 American Community Survey, Public Use Microdata Samples (PUMS). Estimates are for New York State working age (21-64) civilian noninstitutionalized population.

While higher educational attainment is associated with better employment outcomes for all youth, there seem to be key features of the transition from school to work that lead to better outcomes for youth with disabilities. Participation in paid work during school, having postsecondary goals in their Individual Education Plans, and receiving services from collaborating agencies have all been found to increase the likelihood of employment outcomes. Youth in New York State were twice as likely to be engaged in work compared with their peers in the national sample after controlling for socio-demographic variables. Educational engagement and participation in structured transition to adulthood program are positive drivers of employment for New York State youth (Karpur, Brewer, & Golden, 2010).

Workplace Discrimination

Another key factor that may keep people with disabilities from fully engaging in employment is workplace discrimination. The Equal Employment Opportunity Commission (EEOC) tracks charges of employment discrimination filed under the Americans with Disabilities Act (ADA). These data can provide some useful information about where in the employment process people with disabilities are perceiving discrimination. Exhibit 12 shows the most common specific issues cited New York State charges were (in descending order): discharge, terms and conditions, reasonable

accommodation, harassment, discipline and hiring. The most common types of specific impairments cited were (in descending order) orthopedic structural back, other psychiatric disorders, heart/cardiovascular, Non-paralytic orthopedic impairment, and diabetes.⁷

Exhibit 12. Ten Most Commonly Cited Issues and Impairments on New York State Employment Discrimination Charges: 2005-2010

Top 10 specific issues cited on NYS ADA charges	Percent of charges citing issue		Top 10 specific impairments cited on NYS ADA charges	Percent of charges citing impairment	
	NYS	US		NYS	US
Discharge	58.6	58.4	Orthopedic structural back	10.2	9.3
Terms and Conditions	33.2	19.8	Other psychiatric disorder	8.5	2.4
Reasonable Accom.	28.5	28.2	Heart/cardiovascular	4.2	3.6
Harassment	8.6	14.8	Non-paralytic orthopedic	3.9	6.9
Dicipline	8.3	8.6	Diabetes	3.8	4.6
Hiring	5.1	6.7	Missing Digits/limbs	3.8	1.9
Wages	3.4	2.5	Cancer	3.1	3.2
Promotion	3.2	2.7	Depression	2.5	6.0
Assignment	2.8	3.0	Hearing Impairment	2.3	3.1
Demotion	2.5	2.5	Paralysis	2.0	0.5

Source: Calculations by Cornell University, Employment and Disability Institute, using the EEOC Integrated Mission System files, 2005–2010. Note: Non-specific issue and impairment categories (e.g. “other”) were not reported. More than one issue or impairment can be cited on a single charge, therefore values may sum more than 100%.

Access to Workplace Accommodations and Transportation

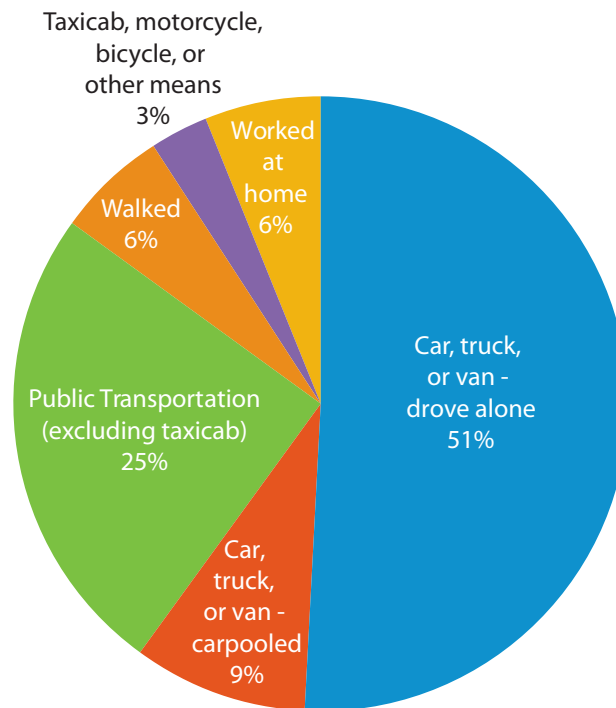
As noted in the previous section, failure to provide a reasonable accommodation is one of the most commonly cited issues in charges of employment discrimination under the ADA. Among employed New Yorkers with disabilities, 30.2 percent reported that their employer had provided them with some type of accommodation; and 60.6 percent of working people without a disability reported that their employers provided accommodations for workers with disabilities or health problems.⁸

⁷ From 2005-2010, there were approximately 13,355 employment discrimination charges filed under the ADA in New York State and over 196,960 charges filed nationwide. For a further description of the methods used to construct the data files used for analysis, please see: Bjelland, Bruyère, von Schrader, Houtenville, Ruiz-Quintanilla, & Webber (2009). Summaries of data are based on our aggregations and do not represent the EEOC's official aggregation of the data.

⁸ Empire Poll 2011. See Appendix.

Among people with disabilities, lack of transportation is often noted as a barrier to employment.⁹ In New York State, nearly a third (29.0%) of people with disabilities reported that inadequate transportation was a major or minor problem for them, compared to only about one in ten (11.9%) people without disabilities.¹⁰ Access to public transportation may reduce the transportation barrier for people with disabilities. Approximately 24.6 percent of people with disabilities take public transportation to work compared with 26.8 percent of people without disabilities. Having the option to work from home can also lessen transportation issues for people with disabilities. Approximately, 5.5 percent of working people (ages 16 and over) with disabilities work from home, compared with 3.9 percent without disabilities. Exhibit 13 presents a further breakdown of how working people with disabilities get to work. The average travel time to work for New Yorkers both with and without disabilities is approximately one half hour (31 minutes).¹¹

Exhibit 13. How Workers with Disabilities in New York State Commute to Work



Source: American FactFinder, Data Set: 2010 American Community Survey 1-Year Estimates S1811: Selected Economic Characteristics for the Civilian Noninstitutionalized Population By Disability Status. Geographic Region: New York. Available at: <http://www.factfinder.census.gov>. Estimates based on workers age 16 and over.

⁹For example, see Livermore, Goodman, & Wright, 2007, Schmidt & Smith, 2007; Magill-Evans, Galambos, Darrah, & Nickerson, 2008.

¹⁰Empire Poll 2011. See Appendix.

¹¹Average travel time to work is calculated only for people who do not work at home. US Census Bureau, 2010.

Utilization of Disability Benefits and Entitlements for People with Disabilities

When people with disabilities are receiving Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), the decision to return to work can be more difficult, as it may mean the loss of not only cash benefits but also of Medicaid or Medicare-provided health insurance. One of the goals of the New York Makes Work Pay project is to increase access to work incentives planning and health care for people with disabilities who would like to work.¹² In this section, we present information about beneficiaries of SSI and SSDI, focusing on return to work rates and the use of work incentives.

Supplemental Security Income (SSI)

SSI is an important source of income for many working age (18-64) New Yorkers with disabilities; nearly one in four (23.8%) receive it.¹³ Across all SSI recipients in New York (not limited to working age), there was a slight decline over the last five years in the percent working, from 6.2 percent in 2006, to 6.0 percent in 2007, 5.9 percent in 2008, and 5.6 percent in 2009. The decline continued in 2010, of the 556,085, SSI recipients with disabilities in New York State, 27,435, or about 4.9 percent, worked.¹⁴ During this time period there was also a decrease in utilization of Impairment Related Work Expense (IRWE) incentive,¹⁵ which encourages SSI recipients to work by allowing specific expenses to be deducted from the earnings used to calculate one's SSI benefit (see Exhibit 14). The Blind Work Expense (BWE) incentive and Plan to Achieve Self-Support (PASS), an SSI work incentive that allows one to use income or assets to help reach work goals, had modest increases in utilization from 2009 to 2010.¹⁶

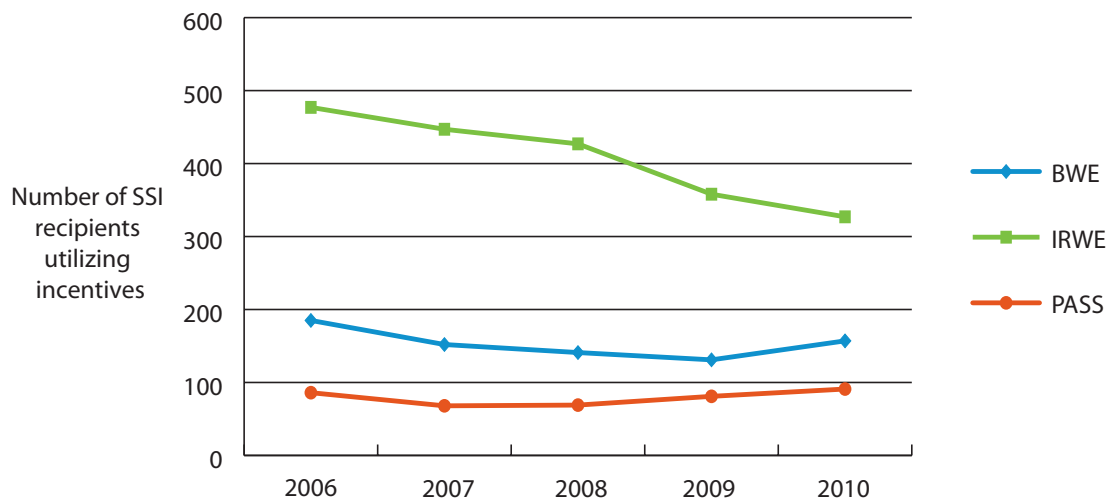
¹² A series of publications on these issues are available at: <http://www.ilr.cornell.edu/edi/nymakesworkpay/m-resources.cfm>

¹³ According to the ACS in 2010, 241,600 (23.8%) working age (18-64) New Yorkers with disabilities received SSI; this number is lower than the official number reported by the Social Security Administration, which reported 362,848 recipients ages 18-64 (Social Security Administration, 2011, Table 10). There are several possible explanations for this including: ACS information on SSI is not based on administrative data but rather on self- or proxy-report, and the ACS disability questions do not identify all people determined by the SSA to have a disability.

¹⁴ Social Security Administration (2011a), Table 41 in 2007-2010 reports and Tables 9 and 29 in 2006 report.

¹⁵ Social Security Administration (2011a), Table 53 in 2007-2010 reports, Table 30 in 2006 report.

¹⁶ For more information on SSI and work incentives in general, see: http://www.ilr.cornell.edu/edi/nymakesworkpay/docs/mig_newsletter_4.pdf, or for more information about PASS see: http://www.ilr.cornell.edu/edi/nymakesworkpay/docs/mig_newsletter_2009summer.pdf

Exhibit 14. Number of SSI Recipients Utilizing Work Incentives: 2006-2010

Source: Social Security Administration, SSI Annual Statistical Report, 2007-2011

Social Security Disability Insurance (SSDI)

In 2010, approximately 4.4 percent of the working age (18-64) population received SSDI.¹⁷ This number has been increasing over the last five years, from 3.8 percent in 2006, to 3.9 percent in 2007, to 4.0 percent in 2008, and 4.2 percent in 2009.¹⁸ The majority of SSDI recipients are workers (as opposed to family members), with 490,662 NYS workers (of any age) receiving SSDI in 2010.¹⁹ From 2006 to 2009, the percent of SSDI workers who had benefits withheld because of substantial work remained fairly stable, but in 2010 this percent decreased slightly. The percent of SSDI workers who successfully returned to work decreased somewhat from 2006 to 2009, but increased again in 2010²⁰ (see exhibit 15).

¹⁷ For more information on SSDI and work, see: http://www.ilr.cornell.edu/edi/nymakesworkpay/docs/MIG_Newsletter_3.0.pdf

¹⁸ Social Security Administration (2011b), Table 8 in 2007-2011 reports.

¹⁹ Social Security Administration (2011b), Table 9 in 2007-2011 reports.

²⁰ Social Security Administration (2011b), Table 56 in 2007-2011 reports.

Exhibit 15. SSDI Utilization and Percent with Benefits Withheld or Terminated Because of Return to Work

	Total SSDI recipients	Number SSDI workers	Percent of SSDI workers with benefits withheld because of substantial work	Percent of SSDI workers with benefits terminated because of successful return to work
2006	486,631	416,955	0.7	0.7
2007	503,927	433,320	0.7	0.6
2008	529,195	453,315	0.7	0.6
2009	550,468	470,786	0.7	0.4
2010	572,318	490,662	0.5	0.6

Source: Social Security Administration, Annual Statistical Report on the Social Security Disability Insurance Program, 2007-2011.

Medicaid Buy-In Program for Working People with Disabilities (MBI-WPD)

Lack of access to health care services may make life more difficult for people with disabilities. In New York State nearly a third (29.9%) of people with disabilities did not get needed medical care because they could not afford it, compared to about one in ten people without disabilities (12.0%).²¹ Health insurance coverage has been linked to the quality of care individuals receive (Institute of Medicine, 2004). Approximately 90.2 percent of working age New Yorkers with disabilities have health insurance coverage, compared with 82.7 percent of people without disabilities. However, far more people with disabilities have public health coverage (e.g., Medicaid or Medicare, 59.9%) than their non-disabled peers (14.4%).

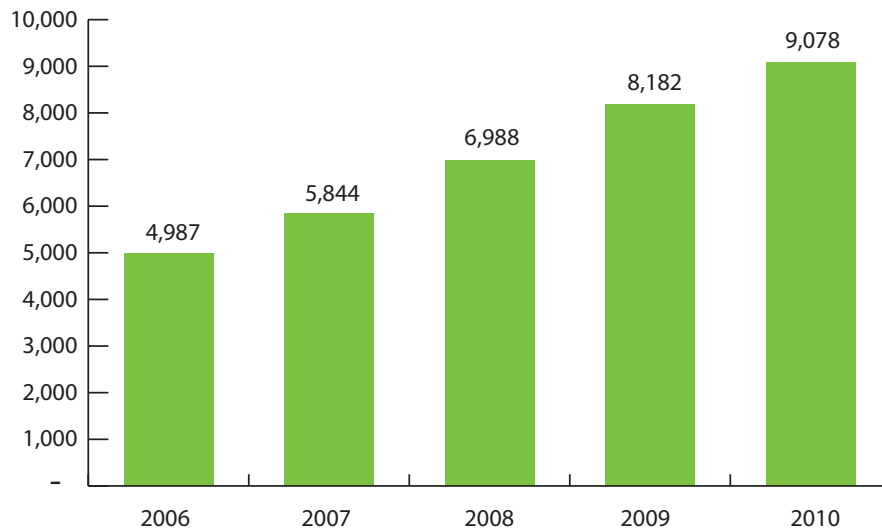
To address the concern that individuals who receive Medicaid or Medicare will lose their health insurance when they work, the MBI-WPD program allows a working person with a disability to obtain health care coverage under Medicaid.²² In New York State, an estimated 355,600 people aged 16-64 are potentially eligible for the MBI-WPD program, of whom 51,500 have no health insurance coverage.²³ Exhibit 16 demonstrates that utilization of this program has been increasing over the last five years, with more than 9,000 enrollees at the end of 2010.²⁴

²¹ Empire poll 2011 See Appendix.

²² For more information on the MBI-WPD program see: http://www.ilr.cornell.edu/edi/nymakesworkpay/docs/MIG_Newsletter_SP09.pdf

²³ MBI-WPD program is limited to persons age 16-64 with a disability who are US citizens, are not SSI beneficiaries, and live in households at 250 percent or less of the poverty level. Calculations by Cornell University, Employment and Disability Institute, 2011 American Community Survey, Public Use Microdata Samples (PUMS).

²⁴ Empire Poll 2011. See Appendix.

Exhibit 16. MBI-WPD Enrollment: 2006-2010

Source: Department of Health (DOH) eMedNY Data Warehouse, Data represent enrollments in MBI-WPD as of December 31 of each year.

State Agency Vocational Programs

Several New York State agencies serve people with disabilities, and while employment is not the primary mission of all of these agencies, it is a component of many of their efforts. Adult Career and Continuing Education Services (ACCES-VR -- formerly the Office of Vocational and Educational Services for Individuals with Disabilities) and the Commission for the Blind and Visually Handicapped (CBVH) are the primary agencies providing or contracting for vocational rehabilitation services for individuals with disabilities. The Office for People with Developmental Disabilities (OPWDD), the Office of Mental Health (OMH), the Office of Alcoholism and Substance Abuse (OASAS), Department of Labor (NYS DOL) and several other state agencies also support the employment goals of people with disabilities through a variety of work/employment programs. In this section, we present information on the use and outcomes of employment services offered by several of New York State agencies that serve people with disabilities.

In State Fiscal Year (SFY) 2010, ACCES-VR provided a variety of services to 103,863 individuals with disabilities.²⁵ CBVH in SFY 2009 provided services to 3,875 individuals with blindness or visual impairments.²⁶ As of November 2010, OPWDD was serv-

²⁵ At the end of the SFY 2010, 27,298 individuals' cases had been closed by ACCES-VR, 42,862 individuals were currently receiving services, and the remainder of individuals were awaiting eligibility or an Individualized Plan of Employment (IPE). Chapter 515 Annual Tables, 2010- Draft, provided by Frank Coco, ACCES-VR, previous published report available at: http://www.acces.nysed.gov/vr/current_provider_information/vocational_rehabilitation/home.html<http://bit.ly/cJzDWo>

²⁶ At the end of the SFY 2010, 881 individuals' cases had been closed by CBVH, 1744 individuals were currently receiving services, the remainder of individuals were awaiting eligibility or an Individualized Plan of Employment (IPE). Chapter 515 Annual Tables, 2010 Draft, provided by Frank Coco, ACCES-VR.

ing 21,758 people with developmental disabilities in a variety of work programs.²⁷ In SFY 2010, OMH served 3,861 individuals with psychiatric disabilities in ongoing integrated supported employment (OISE) and as of December 31, 2010, 6,250 individuals were enrolled in personalized recovery oriented services (PROS) provided by OMH.²⁸ Over 13,000 people received some type of work related activity (e.g., vocational evaluation, training, job preparation, education, etc.) through OASAS while in treatment; and approximately 8,000 OASAS clients were employed for the first time in SFY 2009/2010.²⁹ The NYSDOL serves individuals with disabilities at local One-Stop Centers through two primary funding streams the Weyser Payton Act (serving 33,561 people with disabilities in program year 2009) (U.S Department of Labor, 2009) and the Workforce Investment Act (serving 16,175 adults with disabilities and 6,109 dislocated workers with disabilities in program year 2009.) (Social Policy Research Associates, 2011).

As noted above, ACCES-VR and CBVH are the primary agencies providing or contracting for VR services for individuals with disabilities in NYS. Exhibits 17-19 present performance indicators for VR programs (ACCES-VR and CBVH) over time for New York State and U.S. overall calculated using RSA-911 Case Service Report data. The performance indicators presented are related to VR goals around three primary sub-populations of consumers: individuals with significant disabilities, individuals with significant disabilities receiving public support, and transition aged youth (U.S. Department of Education, 2008). In calculating these measures, we only include consumers who have received VR services under an Individualized Plan of Employment (IPE).

As would be expected the recession and slow recovery have led to decreasing performance as measured by these indicators in NYS, with similar trends nationwide. In New York State, the percentage of individuals with significant disabilities participating in these programs who achieved an employment outcome³⁰ with earnings has decreased from 58.5% in 2006 to 47.4% in 2010. The percentage of individuals with significant disabilities receiving public support in the form of SSI/SSDI at application and who achieve an employment outcome with earnings has decreased from 51.5% to 41.8% over the same period. Finally, the percentage of transition-age youths who achieved an employment outcome with earnings has dropped from 57.0% to 44.2% in New York.

²⁷ Chapter 515 Annual Tables, 2010 Draft, provided by Frank Coco, ACCES-VR.

²⁸ Personal communication, Douglas Ruderman, OMH, December 5th, 2011.

²⁹ Personal communication, William A. Carpenter, OASAS-Bureau of Treatment and Practice Innovation, Jan 10, 2012.

³⁰ An "employment outcome" for these programs is defined as "entering or retaining full-time or, if appropriate, part-time competitive employment ... in the integrated labor market, supported employment, or any other type of employment in an integrated setting, including self-employment, telecommuting, or business ownership, that is consistent with an individual's strengths, resources, priorities, concerns, abilities, capabilities, interests, and informed choices." (U.S. Department of Education, 2005).

Exhibit 17. Percent of VR Consumers with Significant Disabilities who Achieved an Employment Outcome with Earnings

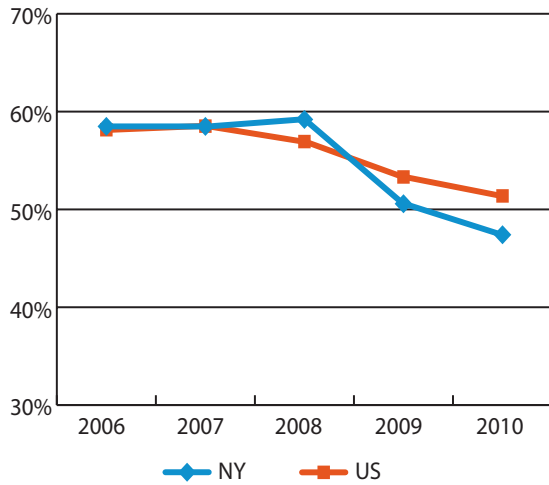
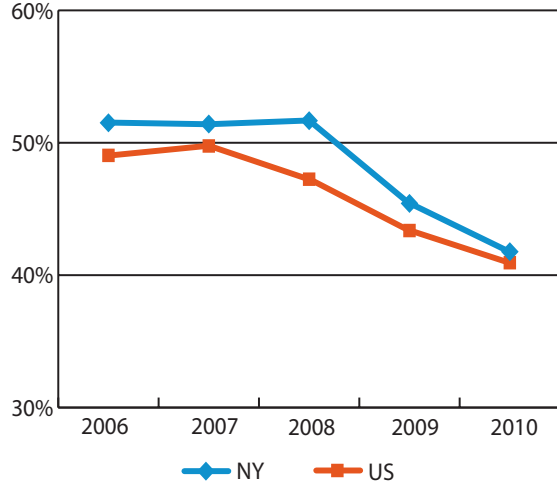
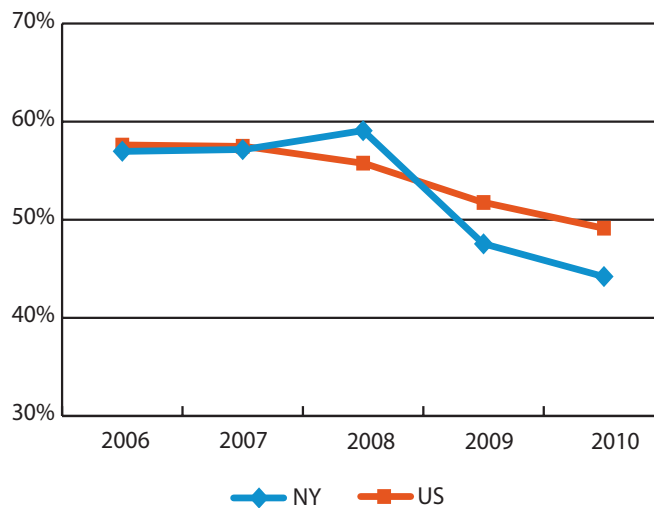


Exhibit 18. Percent of VR Consumers with Significant Disabilities Receiving Public Support at Application who Achieve an Employment Outcome with Earnings



Source: Calculations by Cornell University, Employment and Disability Institute, 2006-2010 panels of RSA-911. Estimates are based on consumers with significant disabilities who have received services under an Individualized Plan of Employment (IPE), ages 16 and over.

Exhibit 19. Percent of Transition-aged Youths who Achieve an Employment Outcome with Earnings

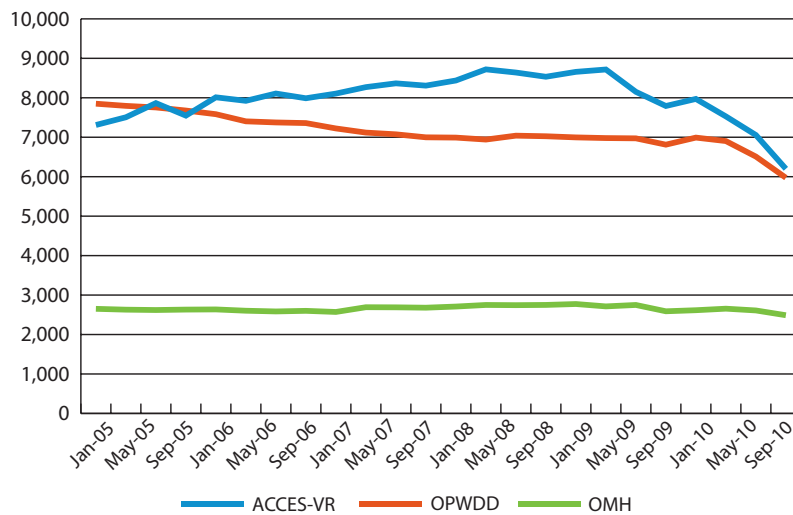


Source: Calculations by Cornell University, Employment and Disability Institute, 2006-2010 panels of RSA-911. Estimates are based on the consumers, ages 16 and 25, who have received services under an Individualized Plan of Employment (IPE).

Supported Employment Outcomes

Many ACCES-VR, CBVH, OPWDD, and OMH consumers participate in supported employment programs which are focused on improving employment outcomes of individuals with significant disabilities (McInnes, Ozturk, McDermott, & Mann, 2010). The services and employment outcomes of these consumers are tracked using a cross-agency database called the New York State Interagency Supported Employment Reporting (NYISER) System. In Exhibit 20, we present the number of individuals participating in supported employment programs by state agency. In the first quarter of 2010, a total of 17,578 individuals with significant disabilities in New York State participated in supported employment programs.³¹ Of these, 7,791 were ACCES-VR or CBVH consumers,³² 6,991 were OPWDD consumers, and 2,616 were OMH consumers. The total number of individuals participating in supported employment programs in New York State declined by nearly 3,000 consumers during 2010, with 14,662 individuals participating during the last quarter of 2010.

Exhibit 20. Number of Individuals Participating in Supported Employment Programs by State Agency: March 2005-November 2010



Source: Calculations by Cornell University, Employment and Disability Institute, New York Integrated Supported Employment Reporting System (NYISER), 2005-2010.

The NYISER data system also tracks wages and working hours of consumers participating in supported employment programs. Average hourly wages (normalized to December, 2010 dollars) and average working hours of consumers by agency are presented in Exhibit 21 and 22. In 2010, the average hourly wages of ACCES-VR/CBVH and OMH consumers were in the range of \$8.55-8.72, while OPWDD consum-

³¹ Estimates based on NYISER data presented in this section are computed using a sample of the individuals who received either pre-employment, intensive or extended services in any given quarter. Duplicates and individuals who were in the system but didn't receive any supported employment related services in any given quarter are dropped from the sample

³² CBVH consumers are not distinguished from ACCES-VR consumers in the NYISER database

ers earned slightly lower hourly wages, \$7.98-8.00. The hourly wages of ACCES-VR/CBVH and OMH consumers were fairly steady over the last five years, while the hourly wages of OPWDD consumers have increased by about 50 cents per hour.

In 2010, ACCES-VR/CBVH supported employment consumers on average worked about 25 hours per week, OMH consumers worked slightly more than 22 hours per week, and OPWDD consumers worked about 20 hours per week. In the last five years, weekly working hours of supported employment consumers have decreased by slightly more than one hour regardless of agency.

Exhibit 21 Average Real Wages of Individuals Participating in Supported Employment Programs by State Agency: March 2005-November 2010

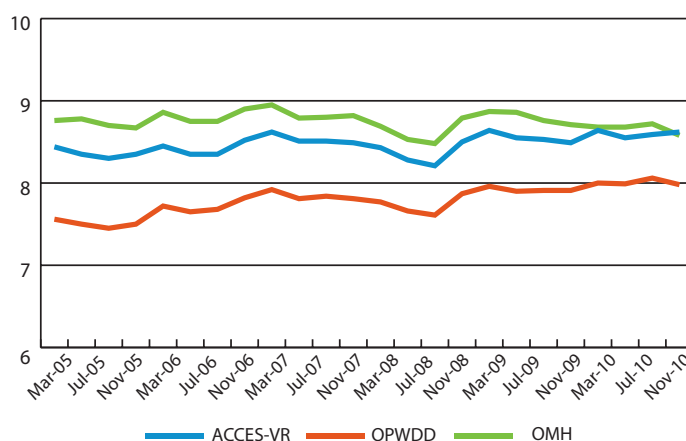
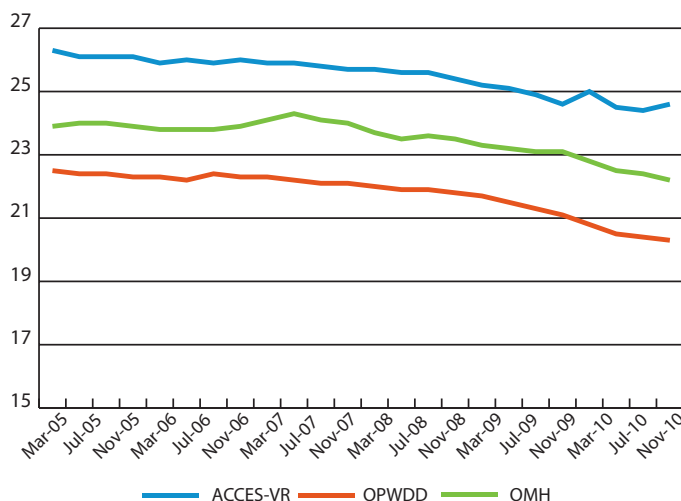


Exhibit 22. Average Weekly Working Hours of Individuals Participating in Supported Employment Programs by State Agency: March 2005-November 2010



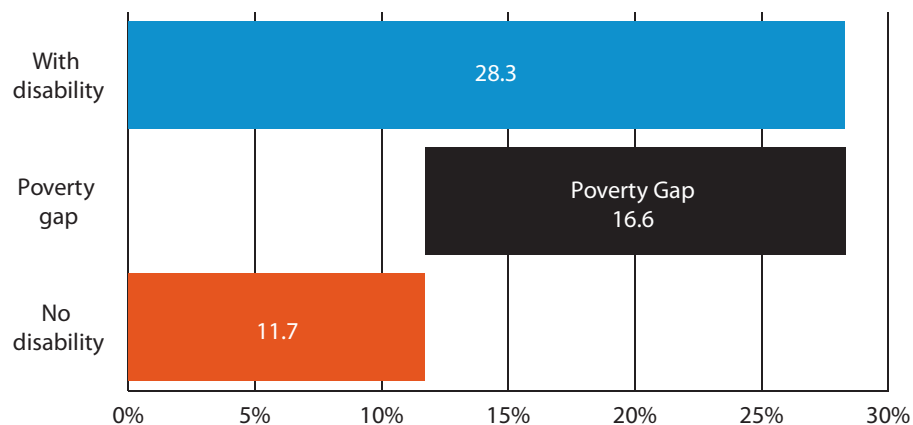
Source: Calculations by Cornell University, Employment and Disability Institute, New York Integrated Supported Employment Reporting System (NYISER), 2005-2010. All wages are normalized to December 2010 dollars.

A re-designed cross-agency employment data system, the New York Employment Services System (NYESS), will be implemented beginning January 1st of 2012.³³ NYESS has the potential to improve the coordination of employment services across agencies, as well as to provide unique benefits to job seekers with disabilities, service providers, businesses. The system will use the NYS Department of Labor's One-Stop Operating System as a platform, tailoring this system to better serve the needs of all agency stakeholders.

Why Employment Matters – Financial Security and Independence

With economic uncertainty continuing into 2011, it is not surprising that many people do not feel financially secure. Nearly half (44.1%) of New Yorkers with disabilities polled in 2011 felt they were worse off financially now as compared with a year ago, as compared to only 27.1 percent of people without disabilities. Similarly, when looking ahead, over a quarter (28.7%) of persons with disabilities thought they would be worse off financially next year than they were now as compared to 13.7% of persons without disabilities.³⁴ Examining specific indicators such as poverty rates demonstrates that people with disabilities are not enjoying the same level of financial security as their non-disabled peers.

Exhibit 23. Poverty Rates, by Disability Status



Source: Calculations by Cornell University, Employment and Disability Institute, 2010 American Community Survey, Public Use Microdata Samples (PUMS). Estimates are for New York State working age (21-64) civilian noninstitutionalized population.

Despite the existence of public supports such as SSI and SSDI, working age people with disabilities are 2.4 times more likely to live in poverty than their non-disabled peers. Exhibit 23 shows that 28.3 percent of people with disabilities in New York State have an income that falls below the federal poverty level (see Glossary for definitions and calculations of poverty). This compares to the national poverty rate

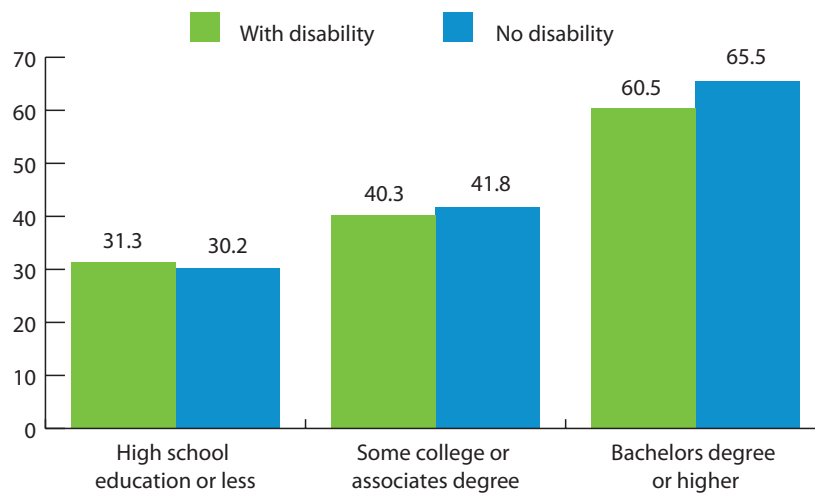
³³ See <http://www.nyess.ny.gov/about/>

³⁴ Empire poll 2011. See Appendix.

for people with disabilities of 27.1 percent. The poverty rate varies across different types of disability. The highest poverty rate is among people with a cognitive disability (35.3%) and the lowest poverty rate is among people with a hearing disability (19.7%); poverty rates for other disability types are 30.4 percent for ambulatory disability, 31.3 percent for self-care disability, 30.0 percent for visual disability and 33.0 percent for an independent living disability. As suggested by the poverty rates presented, the median annual household income for households that include a person with a disability is lower (\$39,400), than for households that have no people with disabilities (\$65,500).

People with disabilities who are employed, are far less likely to be working full-time and full-year than people without disabilities, and this likely contributes to income disparities. However, even when only people who are working full-time/full-year are included, the median income for people with disabilities is lower (\$40,300) than for people without disabilities (\$45,300). As shown in Exhibit 24, median income increases with educational attainment, but the disparities between people with and without disabilities remain. Among New Yorkers with a high school diploma or less, median earnings are \$31,300 for people with disabilities compared with \$30,200 for people without a disability. For those with a bachelor's degree or higher, median earnings are \$60,500 and \$65,500, respectively.

Exhibit 24. Median Income (in 1,000s of dollars) for Full-Time/Full-Year Workers by Educational Attainment



Source: Calculations by Cornell University, Employment and Disability Institute, 2010 American Community Survey, Public Use Microdata Samples (PUMS). Estimates are for New York State working age (21-64) civilian non-institutionalized population.

Asset accumulation is another area where people with disabilities lag behind their non-disabled peers. For example, SSI recipients are required to limit their assets, and in general, the under/unemployment of many people with disabilities makes saving difficult. Less than half (42.5%) of persons with disabilities said they had adequate financial assets to get by if they had to support themselves for three months

with no earned income or gifts from others as compared to two thirds (65.5%) of persons without disabilities.³⁵ Home-ownership is a goal of many Americans. In New York, working age people with a disability are less likely to live in a house that is owned by someone in the household (47.5 percent, either with a mortgage or without) as compared with people living in households without a working age person with a disability (53.6%). More than a third (35.2%) of New Yorkers with disabilities live in a household that spends more than 40 percent of their household income on housing, compared with 25.1 percent of households without persons with disabilities.

Conclusion

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We have presented information from a variety of sources to demonstrate the current status of disability and employment in New York State, including information on disability prevalence and employment rates, factors that may influence the employment situation, and utilization of various programs aimed at persons with disabilities. Finally, we present some information on how the financial security of people with disabilities lags behind their non-disabled peers. Improving employment outcomes for individuals with disabilities is key to improving the financial independence of New Yorkers with disabilities. Armed with this relevant and current information on disability and employment in New York, stakeholders will be better equipped to guide policy designed to improve the outcomes and quality of life for New Yorkers with disabilities.

³⁵ Empire poll 2011. See Appendix.

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Glossary of American Community Survey Terms

American Community Survey

The ACS is a new continuous data collection effort conducted by the U.S. Census Bureau that is used to produce annual estimates at the national, state and local level on the characteristics of the United States population. It is designed to replace the decennial Census long form. The ACS collects information on an annual basis from approximately 3 million addresses in the United States and 36,000 addresses in Puerto Rico. In 2006, it will also include 2.5 percent of the population living in group quarters. Visit the Census website for more information: www.census.gov/acs

Disability and Disability Types

The ACS definition of disability is based on six questions. A person is coded as having a disability if he or she or a proxy respondent answers affirmatively for one or more of these six categories.

- *Hearing Disability (asked of all ages)*: Is this person deaf or does he/she have serious difficulty hearing?
- *Visual Disability (asked of all ages)*: Is this person blind or does he/she have serious difficulty seeing even when wearing glasses?
- *Cognitive Disability (asked of persons ages 5 or older)*: Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?
- *Ambulatory Disability (asked of persons ages 5 or older)*: Does this person have serious difficulty walking or climbing stairs?
- *Self-care Disability (asked of persons ages 5 or older)*: Does this person have difficulty dressing or bathing?
- *Independent Living Disability (asked of persons ages 15 or older)*: Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?

Earnings

Earnings are defined as wages, salary, commissions, bonuses, or tips from all jobs including self-employment income (NET income after business expenses) from own nonfarm businesses or farm businesses, including proprietorships and partnerships.

Education

Our definition is based on the responses to the question: "What is the highest level of schooling this person has completed? If currently enrolled, mark the previous grade or highest degree received." Our category "high school diploma/equivalent" includes those marking the ACS option "HIGH SCHOOL GRADUATE — high school DIPLOMA or the equivalent (for example: GED)." Our category "some college or an Associate's degree" includes those marking the ACS options: some college credit, but less than one year; one or more years of college but no degree, or "Associate's degree (for example: AA, AS)." Our category "a Bachelor's or more" includes those marking the ACS options: "Bachelor's degree (for example: BA, AB, BS)"; "Master's degree (for example: MA, MS, MEng, Med, MSW, MBA)"; "Professional degree (for example: MD, DDS, DVM, LLB, JD)"; or "Doctorate degree (for example: PhD, EdD)."

Employment

A person is considered employed if he or she is either

- a. "At work": those who did any work at all during the reference week as a paid employee (worked in his or her own business or profession, worked on his or her own farm, or worked 15 or more hours as an unpaid worker on a family farm or business) or
- b. Were "with a job but not at work": had a job but temporarily did not work at that job during the reference week due to illness, bad weather, industrial dispute, vacation or other personal reasons. The reference week is defined as the week preceding the date the questionnaire was completed.

Employment Rate

The employment rate is the percentage of the population that is employed. See the Glossary for more details on the definition of "employment"

Full-Time/Full-Year Employment

A person is considered employed full-time/full-year if he or she worked 35 hours or more per week (full-time) and 50 or more weeks per year (full-year). The reference period is defined as the year preceding the date the questionnaire was completed. Note: this does not signify whether a person is eligible for fringe benefits.

Gender

Based on the question: "What is this person's sex?" Responses include male and female.

Hispanic or Latino Origin

People of Hispanic or Latino origin are those who classify themselves in a specific Hispanic or Latino category in response to the question, "Is this person Spanish/Hispanic/Latino?" Specifically, those of Hispanic or Latino origin are those who are Cuban; Mexican, Mexican American, Chicano; Puerto Rican; or other Spanish/Hispanic/Latino. Origin may be the heritage, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. People who identify their origin as Spanish, Hispanic, or Latino may be of any race.

Household Income

Household Income is defined as the total income of a household including: wages, salary, commissions, bonuses, or tips from all jobs; self-employment income (NET income after business expenses) from own non-farm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from real estates and trusts; Social Security or Railroad Retirement; Supplemental Security Income; any public assistance or welfare payments from the state or local welfare office; retirement, survivor or disability pensions; and any other regularly received income (e.g., Veterans' payments, unemployment compensation, child support or alimony). Median household income is calculated with the household as the unit of analysis, using household weights without adjusting for household size.

Margin of Error (MOE)

Data, such as data from the American Community Survey, is based on a sample, and therefore statistics derived from this data are subject to sampling variability. The margin of error (MOE) is a measure of the degree of sampling variability. In a random sample, the degree of sampling variation is determined by the underlying variability of the phenomena being estimated (e.g., income) and the size of the sample (i.e., the number of survey participants used to calculate the statistic). The smaller the margin of error, the lower the sampling variability and the more "precise" the estimate. A margin of error is the difference between an estimate and its upper or lower confidence bounds. Confidence bounds are calculated by adding the (MOE) to the estimate (upper bound) and subtracting the (MOE) from the estimate (lower bound). All margins of error in this report are based on a 90 percent confidence level. This means that there is a 90% certainty that the actual value lies somewhere between the upper and lower confidence bounds.

Median

A median is often used instead of an average to characterize the incomes of people in the population. Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. We use median income instead of average income because average income can be influenced by extreme income amounts of a few people in the population.

Not Working but Actively Looking for Work

A person is defined as not working but actively looking for work if he or she reports not being employed but has been looking for work during the last four weeks.

Poverty

The poverty measure is computed based upon the standards defined in Directive 14 from the Office of Management and Budget. These standards use poverty thresholds created in 1982 and index these thresholds to 2007 dollars using poverty factors based upon the Consumer Price Index. They use the family as the income sharing unit and family income is the sum of total income from each family member living in the household. The poverty threshold depends upon the size of the family; the age of the householder; and the number of related children under the age of 18.

Prevalence

The percentage or number of persons reporting disabilities. The percentage (prevalence rate) is calculated by dividing the number of people reporting a disability by the total number of people in the population.

Race

Our race categories are based on the question, "[w]hat is this person's race? Mark (X) one or more races to indicate what this person considers himself/herself to be." Responses include the following: White; Black or African-American; American Indian or Alaska Native (print name of enrolled or principal tribe); Asian Indian; Chinese; Filipino; Japanese; Korean; Vietnamese; Other Asian (Print Race); Native Hawaiian; Guamanian or Chamorro; Samoan; Other Pacific Islander (Print Race Below); Some other race (print race below). Other race also contains people who report more than one race.

Supplemental Security Income (SSI)

On the American Community Survey, a person is defined as receiving SSI payments if he or she reports receiving (SSI) income in the 12 months prior to the survey.

Unemployment Rate

The unemployment rate is the percentage of persons in the labor force who do not have a job:

Unemployment Rate = [(Number of persons who do not have a job but are actively looking for work) / (Number of persons in the labor force)] × 100

The number of persons in the labor force only includes people who have a job, are on layoff, or who actively searched for work in the last four weeks. The unemployment rate excludes "discouraged workers" - people who have given up trying to find work. People with disabilities may have a higher likelihood of falling into this category than the non-disabled peers. If this is the case, then the unemployment rate may not fully capture the disproportionate flow of individuals with and without disabilities from "unemployment" state to "out of the labor force" state.

Veteran Service-Connected Disability

A Veteran Service Connected Disability differs from the definition of disability used elsewhere in the report and is defined as: A disease or injury determined to have occurred in or to have been aggravated by military service. A disability is evaluated according to the VA Schedule for Rating Disabilities in Title 38, CFR, and Part 4. Extent of disability is expressed as a percentage from 0 percent (for conditions that exist but are not disabling to a compensable degree) to 100 percent, in increments of 10 percent. This information was determined by the following two part question:

1. Does this person have a VA service-connected disability rating?

Yes (such as 0 percent, 10 percent, 20 percent, ... , 100%)

No SKIP to question 28a

2. What is this person's service-connected disability rating?

Responses included: 0 percent; 10 or 20 percent; 30 or 40 percent; 50 or 60 percent; 70 percent or higher

Appendix: Data Sources

The statistics reported in these materials are derived through custom aggregations performed by Cornell University staff or are directly from cited data sources. The findings and their interpretation do not represent the policy or opinions of any of the federal or state agency data providers and sponsors, and you should not assume endorsement by the Federal Government (Edgar, 75.620 (b)).

All data sources are referenced within the report. Additional information about the American Community Survey and the Empire Poll is presented below.

The American Community Survey (ACS)

This report draws its statistics about disability prevalence and type from the American Community Survey (ACS). The ACS is an annual U.S. Census Bureau survey designed to replace the decennial census long form. See the Census Bureau's website (http://www.census.gov/acs/www/about_the_survey/american_community_survey/) for additional information on the ACS. Except where noted, all ACS estimates were calculated using Public Use Microdata Samples (PUMS).

The disability questions used in the ACS are listed below. If a person responds "yes" to one or more of the six disability questions they are defined as having a disability.

- *Hearing Disability (asked of all ages):* Is this person deaf or does he/she have serious difficulty hearing?
- *Visual Disability (asked of all ages):* Is this person blind or does he/she have serious difficulty seeing even when wearing glasses?
- *Cognitive Disability (asked of persons ages 5 or older):* Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?
- *Ambulatory Disability (asked of persons ages 5 or older):* Does this person have serious difficulty walking or climbing stairs?
- *Self-Care Disability (asked of persons ages 5 or older):* Does this person have difficulty dressing or bathing?
- *Independent Living Disability (asked of persons ages 15 or older):* Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?

The Empire State Poll

Additional statistics specific to New York State in this report have been drawn from the Empire State Poll. The Empire State Poll has been conducted every spring since 2003 by the Survey Research Institute at Cornell University. Interviews are conducted using a Computer Assisted Telephone Interviewing (CATI) software system. The Poll combines a core set of workplace, community, governmental, economic, media measures, omnibus modules, with special topical issue questions. Approximately 800 statewide interviews are conducted each year.

The survey sample consists of randomly selected households within New York State. The sample selection procedures ensure that every household within New York State has an equal chance to be included in the survey, and that once the household is sampled, every adult has an equal chance to be included in the poll. The random sampling frame used within the ESP allows for the poll results to be generalized to the entire state. The 2011 Empire Poll used the same six disability questions as those used by the ACS.

In addition, the Empire Poll asks questions about community resources, employer responses to disability, respondents' access to medical care, and respondents' financial situation and assets.

The responses to the following questions were used in this report:

Community Resources

- “Every community has good points and bad points about living within it. Thinking about availability, cost, quality, and any other considerations important to you, how satisfied or dissatisfied are you the following aspects of your community? ...Are you very dissatisfied, dissatisfied, neither satisfied nor dissatisfied, satisfied, or very satisfied with...Employment (quality and availability of jobs).

Employer response to disability

- *Asked if individual has a disability and is employed:* “Because of your health problem or disability, does your main employer (or you if you are self-employed) do anything to assist you so that you can work more efficiently? “
- *Asked if individual is employed and reports no disability:* “To the best of your knowledge, does your main employer (or you if you are self-employed) do anything to assist workers with health problems or disabilities (i.e., flexible hours, more breaks, and special equipment) so they may work more efficiently?”

Access to medical care

- “During the past 12 months, was there any time when you needed medical care, but did not get it because you couldn't afford it?”

Financial situation and assets

- “We are interested in how people are getting along financially these days. Would you say that you (and your household) are better off, worse off, or just about the same financially as you were a year ago?”
- “Now looking ahead, do you think that a year from now you (and your household) will be better off financially, worse off, or just about the same as now?”
- “If you had to support yourself for three months with no earned income or gifts from others, would you have enough financial assets to get by? By "financial assets," I mean savings and checking accounts, stocks, bonds, or trust funds.”

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Partnering Organizations

New York State Office Of Mental Health
Employment and Disability Institute (Cornell University)
Burton Blatt Institute (Syracuse University)

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