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PEOPLE WITH DISABILITIES AT WORK

A Resource Guide to Achieving Economic
Independence and Inclusion Through Employment
and Entrepreneurship



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Introduction



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Disability will touch most Americans at some point during their lives either through firsthand experience or acquaintance with someone who has a disability. [Census figures](#) indicate that in 2018, more than one in five Americans had a disability involving limitations in seeing, hearing, speaking, walking, learning, or undertaking other major functions of daily life.

In broadest terms, the road to economic self-sufficiency for people with disabilities often is long and winding. Attitudes about disability begin in the home as children grow up. They are further shaped by the paradigms held by parents, siblings, relatives, and others who comprise their original and most immediate support system. As the years pass, available services expand. [Through the Looking Glass](#) (TLG), an organization that has pioneered research, training, and services for families where a member has a disability, takes a life cycle approach which integrates perspectives gained from personal and family disability experience. Whether parents or other caregivers have disabilities, the fundamental expectations they hold about what is truly possible have a direct bearing on perceptions, choices, and advocacy. This paves the way for a well-rounded development in preparation for participation in service learning, internships, competitive integrated employment, career advancement and ultimately inclusion in every aspect of community living.

Consider the following staggering statistics:

High School Graduation Rates

- According to the [National Center for Education Statistics](#) (NCES), "...the status [dropout rate](#) was 12.1% for youth with a disability versus 5% for youth without a disability in 2017."

- During the 2017-2018 school year [RespectAbility](#), citing the NCES, reports that “...only 66% of Black students with disabilities, 71% of Hispanic students with disabilities, 77% of white students with disabilities, and 79% of Asian-American students with disabilities completed high school. This compares to 87% of students without disabilities overall. Furthermore, just seven percent of students born with a disability graduated from college pre-pandemic.”
- **College Entry Rates:** The [Institute for Educational Leadership](#) (IEL) reports that, in 2017, national college entry rates for young adults with disabilities was 25.4% in contrast to the overall enrollment rate of 40.9%, representing a gap of 15.5%. For an overview of college enrollment rates and a detailed state-by-state comparison between youth with and without disabilities, read IEL’s [2019 Youth Transition Report: Outcomes for Youth and Young Adults with Disabilities Institute](#).¹

College Graduation Rates

- The [U.S. Census Bureau](#) reports that in 2015, “[T]he percentage of those who had completed a bachelor’s degree, or more was about twice as large for those without a disability compared to those with a disability. Thirty-five percent of adults without a disability held at least a bachelor’s degree compared to 17% of adults with a disability.” In California for example, the state had an overall graduation rate of 83% in 2016, but [only 66% of the students with disabilities graduated](#)— placing students with disabilities behind other minority students who graduate high school at far higher rates. As Philip Kahn-Pauli, Policy and Practices Director at [RespectAbility](#) has reported, “Educational attainment is critical to the success of youth with disabilities because the jobs of the future require technical education and skill training.”

Employment Rates

- According to the [Bureau of Labor Statistics](#), “...between 2008 and 2016, people with disabilities were employed at an average of only 18%, while people without disabilities were employed at an average of 65%.”² By the term “employed” the figures are referring to the number of individuals with disabilities who are newly hired. This would explain the difference in statistics as reported by the National Institute on Disability, Independent Living and Rehabilitation Research (NIDILRR) in 2019. Pre-pandemic, there has been incremental progress. “In 2017, 18.7% of people with disabilities were employed, compared to 65.7% of people without disabilities; in 2018, 19.1% of people with disabilities were employed, compared to 68.4% of their nondisabled peers. [I]n 2019,

¹ IEL conducted a custom analysis of youth and young adults at both national and state levels. The estimates in this report may be slightly different from the estimates presented in the U.S. Census Bureau’s American FactFinder. Key population, education, employment, and opportunity youth indicators are derived from the Public Use Microdata Sample (PUMS) population file (2013-2017 ACS 5-year estimates). IEL defines youth as ages 14 to 17 years old and young adults as ages 18 to 24 years old. This report explores descriptive status of education and employment for youth and young adults at national and state levels. This report also includes calculated data from the NCES and the [Individuals with Disabilities Education Act \(IDEA\) website](#). IEL will incorporate longitudinal analysis and statistical tests in future reports.

² See “Persons with a Disability: Labor Force Characteristics – 2019,” Bureau of Labor Statistics, U.S. Department of Labor, <https://www.bls.gov/news.release/pdf/disabl.pdf>.

19.3% of people with disabilities were employed in contrast to 66.3% of people without disabilities.”³

- [RespectAbility](#), citing the [2019 Annual Disability Statistics Compendium](#), states that in 2018, “...38.9% of working-age white people with disabilities have jobs compared to only 29.7% of working-age Black people with disabilities, 39.4% of working-age Hispanics with disabilities, and 43.2% of working-age Asian Americans with disabilities.”

Given these figures, and to help community members with disabilities and their allies know what is available to them at different stages of their journeys, this comprehensive national resource document was developed to share as much practical information as possible. Supplementing the 2016 report, [Work Matters: A Framework for States on Workforce Development for People with Disabilities](#), as well as a 2018 report by the National Governors Association, [States Expand Employment And Training Opportunities For People With Disabilities](#), this document will facilitate a deeper understanding of existing systems and programs. Utilizing the hundreds of linked resources and citations, you can delve more deeply into each subject area to educate yourself and those who advocate on your behalf. You’ll learn about ways to attain gainful employment and/or entrepreneurship, progress in your careers, and secure more solid futures of growth and success. Further, when employers from all sectors play a proactive role in recruiting, hiring, retaining, and promoting qualified individuals with disabilities, we will all benefit from this infusion of new talent into more diverse workplaces. The National Organization on Disability has prepared two publications geared toward supporting effective recruitment approaches: [Best Practices for Recruiting Students with Disabilities](#) and [Strategies to Support Employer-Driven Initiatives to Recruit and Retain Employees with Disabilities](#).

Many people in the public and private sectors are dedicated to empowering students, job seekers, and entrepreneurs with disabilities to maximize economic opportunities available to them. Career and guidance counselors, vocational rehabilitation professionals, social service providers, career placement organizations, federal government officials, [governors’ committees on people with disabilities](#), and disability rights advocates all seek to raise awareness about the many paths to employment or self-employment. As people with disabilities themselves are armed with the tools they need to succeed in the workplace, it’s critical that they fully understand both the social context within which members of the disability community must be viewed and the various support networks that can enable them to reach their full potential. A working comprehension of these concepts⁴ will allow stakeholders to utilize a myriad of approaches which can lead to successful employment outcomes for people with disabilities.

By regularly referring to this resource document and remaining on the look-out for the latest editions, stakeholders from all sectors will be optimally armed in their efforts to make employment and entrepreneurship in the disability community a reality!

³ Id.

⁴ The U.S. Department of Education does not necessarily endorse the views expressed or the facts presented on any website or other resources mentioned in this article that fall outside the federal government. Further, the Department does not endorse any commercial products that may be advertised or otherwise available on such sites or through such cited resources.

How to Use This Resource Guide

The goal of this guide is to centralize countless resources that come into play as students, job seekers, and their supporters strive to bring employment or entrepreneurship to full fruition. Since no such document has existed previously (at least insofar as is known by its author⁵), you'll get a big-picture view of precisely what services are most useful based on the stage where you find yourself in the employment or entrepreneurial process. In balancing attention to detail with the need to understand how all the pieces fit together, more than 300 hyperlinked resources and footnotes allow you to skim the document and hone in on employment topics that are most relevant to your personal situation. It's best to first read the main text in its entirety, only referring to linked resources as necessary, depending on how much detail you want to explore on each subject. Considering that you could easily become overwhelmed with the amount of information, recognize that this resource document is intended to serve as an ongoing reference guide. It can help you at different points in your life as your priorities change over time.

The compilation of these many resources, which began in 2007, has indeed been a labor of love. It will continue to be revised from time to time as new national resources are brought to the author's attention. The objective is to provide information that is of practical use, and to facilitate collaboration and communication between the disability community and those who work to advance their employment and self-employment goals.

⁵ See "Contact," <http://olliecantos.com/>.

A Brief History of the Disability Rights Movement

For centuries, people with disabilities were on the fringes of mainstream society. As a class of individuals, they were economically disadvantaged, socially segregated, politically excluded, and almost universally regarded as being less capable than others. In fact, the term “handicap” is said to have originated from the old practice of people with disabilities holding “cap in hand” as they begged for a pittance just to survive from one day to the next. For more information about the impact of how we talk about people with disabilities, read [Language Matters: Handicapping An Affliction](#). Those who were not on the streets and who were not cared for by family or other loved ones (most typically, individuals with significant psychiatric and developmental disabilities) were placed in institutions. Many spent their lives in such settings where conditions would be considered inhumane by today’s standards. You may want to read “[Rosewood Center: A Demand for Closure](#),” a report about the flawed, illegal and inhumane conditions in a state institution in Maryland. As the result of a series of documented events that date back to 1817, people with disabilities and their families eventually built what is collectively known today as the “disability rights movement.” For a general timeline of pivotal events that led to the rise of the disability rights movement, which itself includes those with physical, developmental/intellectual, and psychiatric disabilities, read, [Disability History: The Disability Rights Movement](#).

That movement has spawned the passage of landmark [civil rights and economic empowerment legislation](#) through the years:

- 1968: Architectural Barriers Act (ABA).
- 1973: Rehabilitation Act (sections 501, 503, and 504).
- 1974: Vietnam Era Veterans' Readjustment Assistance Act (VEVRAA). Section 4212 specifically prohibits discrimination against covered veterans with disabilities in the full range of employment activities.
- 1975: Education of All Handicapped Children Act (which was renamed the Individuals with Disabilities Education Act or IDEA in 1990).
- 1978: Civil Service Reform Act
- 1980: Civil Rights of Institutionalized Persons Act (CRIPA).
- 1984: Voting Accessibility for the Elderly and Handicapped Act.
- 1986: Air Carrier Access Act (ACAA).
- 1988: Fair Housing Act which was amended to include people with disabilities as a protected class.
- 1990: Americans with Disabilities Act (ADA), which was later amended in 2008.
- 1993: National Voter Registration Act.

- 1996: Telecommunications Act, Section 255.
- 1998: Assistive Technology Act.
- 2002: Help America Vote Act (HAVA).
- 2006: Lifespan Respite Care Act. (Contact your local [Aging and Disability Resource Center](#) for information about respite programs.)
- 2008: [Genetic Information Nondiscrimination Act](#) (GINA). (While GINA is not a disability rights law it's important to know that it does protect people from employment discrimination based on genetic information used to determine whether someone has an increased risk of getting a disease, disorder or condition in the future.)
- 2009: The Matthew Shepard and James Byrd, Jr. Hate Crimes Prevention Act (which expanded the definition of federal hate crimes to include those violent crimes in which the victim is selected due to their actual or perceived disability.)
- 2014: Achieving a Better Life Experience (ABLE) Act⁶ and the [Workforce Innovation and Opportunity Act](#) (WIOA).⁷

These and other federal laws have formed a tapestry of civil rights protections afforded to people with disabilities, paving the way for full participation in every aspect of community life and enabling the United States to serve as a model for other countries. For more information about these and other disability-related laws, read [A Guide to Disability Rights Laws](#). Driven by a philosophy of [self-determination](#), the old medical model, which focused on “curing” individuals with disabilities has now for the most part been replaced by an approach that promotes equality of rights and responsibilities. And around the country a network of [Protection and Advocacy Systems](#) work every day to protect the rights of people with disabilities, and to ensure that they have the same rights as everyone else — to live independently and to fully participate in their communities.

⁶ [ABLE National Resource Center](#). Also see [Tax Highlights for Persons With Disabilities](#).

⁷ [“About,” Employment and Training Administration](#), U.S. Department of Labor.

Learn How Best to Work with People with Different Types of Disabilities

When people envision who might be a “person with a disability,” they often think of disabilities that are visible. However, [disabilities are both visible and nonvisible](#). Examples of the former include people who have mobility impairments, are blind or have low vision, are deaf or hard-of-hearing, have developmental/intellectual disabilities or have muscular or neurological conditions. Nonvisible disabilities include [psychiatric disabilities](#), asthma, arthritis, heart disease, HIV/AIDS, Attention Deficit Hyperactivity Disorder, and [learning disabilities](#).

Close collaboration with organizations of and for people with disabilities is critical. With [self-determination](#) as a core value, and as people with disabilities themselves become involved in organizations whose leaders are elected from among the disability community, they may tap into priceless networking opportunities. Further, as career counselors and other job placement professionals build strong working partnerships with those serving people with physical, psychiatric, developmental/intellectual, and learning disabilities, new possibilities may arise for building cross-organizational allies to advance mutual goals. Throughout the country in communities of every size, there are [Independent Living Centers](#) (ILCs), which have been serving people with all types of disabilities for decades. These centers, along with the Statewide Independent Living Councils (SILCs) merge their advocacy efforts under the [National Council on Independent Living](#) (NCIL), “the longest-running national cross-disability, grassroots organization run by and for people with disabilities.” For a list of local organizations serving people with psychiatric disabilities, see the [National Alliance on Mental Illness](#). There are also many other organizations advocating for people with [developmental/intellectual disabilities](#), including [The Arc](#), [Self Advocates Becoming Empowered](#), and [Association of University Centers on Disabilities](#). A good resource for people with learning disabilities is the [National Center for Learning Disabilities](#), in particular their information on [Understanding Learning and Attention Issues](#).

The more people with disabilities view themselves and are viewed as valued members of their communities, the less they will be treated as mere subjects of inspiration. People with disabilities often are viewed as “inspirational,” even when undertaking tasks that would not otherwise be noteworthy if they had been done by non-disabled individuals. In 2014, the late [Stella Young delivered a seminal Ted Talk](#) in Sydney, Australia entitled “I’m not your inspiration, thank you very much.” It candidly explores the negative and often unconscious implications surrounding people with disabilities merely being thought of as inspirational. She coined a term that has since become part of the disability lexicon — “Inspiration Porn.” [Person-centered career planning](#) is the key, and individuals with disabilities themselves must be at the heart of what drives this effort.

Enhance Your Understanding of Employment-Related and Other Civil Rights Laws

Students and job seekers with disabilities and their allies must recognize that economic empowerment does not take place within a vacuum. Relating to children’s education, the [Individuals with Disabilities Education Act](#) (IDEA) requires “a [free appropriate public education](#) to eligible children with disabilities throughout the nation and ensures special education and related services to those children.” For more detailed information about the IDEA, there’s a series of reports from the National Council on Disability, [Individuals with Disabilities Education Act Report Series](#). In addition, for students with disabilities of all ages, there is anti-discrimination protection under [Section 504 of the Rehabilitation Act of 1973](#) and Title II of the Americans with Disabilities Act. At the federal level, these laws are enforced by the [Office for Civil Rights](#) (OCR) at the U.S. Department of Education. OCR works in close partnership with the [U.S. Department of Justice](#) on disability cases that relate to education. For Native American students with disabilities on federal lands, enforcement of civil rights in educational settings is conducted by the [Bureau of Indian Education](#) (BIE) at the U.S. Department of the Interior. For more information, read [Frequently Asked Questions About Section 504 and the Education of Children with Disabilities](#).

Outside the classroom, there are many other important civil rights laws. The [Antidiscrimination Group](#) in the Office for Civil Rights and Civil Liberties (CRCL) at the U.S. Department of Homeland Security (DHS) “engages in policy work to ensure fair and equitable treatment of individuals and guard against discrimination...in DHS programs and activities,” including as applied to persons with disabilities under Section 504. Regarding health care, the [Office for Civil Rights](#) at the U.S. Department of Health and Human Services (HHS) enforces Section 504, Section 508, Title II of the ADA, and Section 1557 of the Patient Protection and Affordable Care Act. As far as housing is concerned the [Office of Fair Housing and Equal Opportunity](#) (FHEO) at the U.S. Department of Housing and Urban Development (HUD) enforces Section 504, ADA Title II and Title III, and the Architectural Barriers Act (ABA). The [Disability Rights Section](#) (DRS) of the Civil Rights Division at the U.S. Department of Justice enforces Section 504 and ADA Titles II and III. Regarding transportation rights, see this [directory of civil rights offices](#) in the U.S. Department of Transportation. Relating to telecommunications, the Federal Communications Commission rules under [Section 255 of the Communications Act](#) require telecommunications equipment manufacturers and service providers to make their products and services accessible to people with disabilities. And finally, across the federal government, there are [civil rights offices](#) working to protect the employment rights of people with disabilities.

Considering that 2017 statistics show that 14.3% of students with disabilities nationwide [identify as English Language Learners](#) and 2014 figures show how one in 10 working-age U.S. adults is considered [limited English proficient](#), it’s critical to keep in mind the needs of those with limited English proficiency. Executive Order 13166, [Improving Access to Services with Persons with Limited English Proficiency](#), requires that persons with limited English proficiency have

meaningful access to federally-conducted programs and activities, including services and benefits.

For a significant number of people with disabilities, including those who may have been employed, the COVID-19 pandemic has had devastating consequences. The Administration for Community Living at the U.S. Department of Health and Human Services has established an important [resource page](#) with some of the latest developments of interest to persons with disabilities and their families. The CDC also offers people with disabilities [critical resources about how to protect themselves](#), in particular, people with developmental disabilities. To inform the disability community further which has so disproportionately suffered economically, RespectAbility has compiled an online resource page, [COVID-19 Economic Benefits How-To Guide](#), that is updated in real time, and which answers some of the most pressing questions, including:

- “What do I do if I’m a person with a disability and lost my job because of COVID-19?”
- “What about COVID-19 specific unemployment resources?”
- “What if I’m on SSI or SSDI but I lost my part-time job? Can I claim unemployment?”
- “What about accessing food benefits?”
- “Are there any federal agencies or programs providing information to help people with disabilities during the COVID-19 pandemic?”
- “Where can I find more local information about COVID-19 and resources that can help me?”
- “What do I do if I am at risk of COVID-19 and have roommates or live in a group home where people are not practicing social distancing or taking precautions?” (On this subject, the CDC has advice for [people with disabilities living in group homes](#).)

Returning to a focus on employment, students, and job seekers with disabilities, as well as employers, need to know that [Title I of the Americans with Disabilities Act](#) requires employers with 15 or more employees to provide qualified individuals with disabilities⁸ an equal opportunity to benefit from the full range of employment-related options available to others. “For example, it prohibits discrimination in recruitment, hiring, promotions, training, pay, social activities, and other privileges of employment. It restricts questions that can be asked about an applicant's disability before a job offer is made, and it requires that employers make reasonable accommodation to the known physical or mental limitations of otherwise qualified individuals with disabilities, unless it results in undue hardship. Religious entities with 15 or more employees are covered under Title I.”⁹ The federal government is covered under Sections 501 and 504 of the Rehabilitation Act of 1973.

⁸ An individual with a disability is defined by the Act as a person who has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment. The Act does not specifically name all the impairments that are covered.

⁹ “A Guide to Disability Rights Laws,” Disability Rights Section, Civil Rights Division, U.S. Department of Justice, <http://www.ada.gov/cguide.htm#anchor62335>.

[Regional Disability and Business Technical Assistance Centers](#) (DBTACs) are there to help people with disabilities, employees, employers and businesses better understand their rights and obligations under the law. For more information about your employment rights, read these resources from the U.S. Department of Labor’s Office of Disability Employment Policy, [Employment Rights: Who Has Them and Who Enforces Them?](#) and [Employment Laws: Disability & Discrimination.](#)

Find Out if You May Be Eligible for Vocational Rehabilitation Services

[Vocational rehabilitation](#) provides employment services that can help you get and keep a job. The federal vocational rehabilitation system is overseen by the [Rehabilitation Services Administration](#) (RSA) under the Office of Special Education and Rehabilitative Services (OSERS) at the U.S. Department of Education. According to the [Workforce Innovation Technical Assistance Center](#) (WINTAC), the Rehabilitation Act, as amended by WIOA, “requires the vocational rehabilitation program to serve individuals with the most significant disabilities first when there are not enough resources to serve everyone who is eligible for [vocational rehabilitation] services. Individuals with the most significant disabilities are given a priority over those with less significant disabilities, a process called an ‘[order of selection](#).’” WINTAC has a [list of states and their rules](#) regarding order of selection.

Individuals with disabilities and organizations that support them have an opportunity to make their voices heard by working with [federally-mandated state rehabilitation councils](#) that serve as the voices of consumers and other stakeholders in the public rehabilitation system. Located in [all states and territories](#), these councils advocate for the vocational rehabilitation program to both the state vocational rehabilitation agency and to the public. For more information about the role of these councils, read [The Public Mandate: A Federal Overview](#). Under federal law, students with disabilities may begin [working with the vocational rehabilitation system as early as age 16](#), but some states begin this process as early as age 14.

The IDEA lays out specific requirements for transition services to be included in a student’s [Individualized Education Program](#) (IEP). Under the IDEA, IEPs must “address transition services requirements, beginning not later than [the first IEP to be in effect when the child turns 16, or younger](#) if determined appropriate by the IEP Team. The IEP must include: (1) appropriate measurable postsecondary goals based upon age-appropriate transition assessments related to training, education, employment, and, where appropriate, independent living skills; and (2) the transition services (including courses of study) needed to assist the student with a disability in reaching those goals.”

As part of the IEP process, middle school, and high school students should have [Individualized Learning Plans](#) (ILPs). ILPs help students determine their career goals and postsecondary plans so they can make informed decisions about their courses and other activities while they’re in high school. They “are designed through a collaborative process that includes school counselors, students, and their parents and are [tailored to each student’s individual needs](#) to ensure that [they] leave high school ready for college and a career.” Unlike IEPs that are mandated nationally, ILPs are only [required in 33 states](#) and are used in 43 states. To assist vocational rehabilitation professionals with supporting students making the transition from secondary educational settings to adulthood, the National Technical Assistance Center on Transition has put together [13 toolkits](#) covering, among other topics, [competitive integrated employment](#), postsecondary education, and training and transition fairs.

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An online directory is available that lists the [vocational rehabilitation agencies in every state](#) and territory. In addition, there are a number of organizations that support the vocational rehabilitation system. These include the [American Deafness and Rehabilitation Association](#) (ADARA), the [Consortia of Administrators for Native American Rehabilitation](#) (CANAR), the [Council of State Administrators of Vocational Rehabilitation](#) (CSAVR), the [National Association of Multicultural Rehabilitation Concerns](#) (NAMRC), the [National Council of State Agencies for the Blind](#) (NCSAB), and the [National Rehabilitation Association](#).

Make Use of Assessment Tools to Refine Your Career Direction and Strengthen Your Confidence Through Exposure to Successful Role Models

For people with disabilities, career goals are just as diverse as members of the disability community themselves. Many students, job seekers, and entrepreneurs have found [different career assessment tools](#) like Live Career, Big Five, and DiSC to be helpful. [Truity Psychometrics LLC](#) is a developer and publisher of online personality and career tests. Other assessments like CliftonStrengths by [Gallup](#) and [O*NET](#) may also be useful. Every occupation requires a different mix of knowledge, skills, and abilities and is performed using a variety of activities and tasks. The [O*NET database](#) contains hundreds of standardized and occupation-specific descriptions of nearly 1,000 occupations covering the entire U.S. economy. [Personality tests](#) such as the Myers-Briggs assessment tool are cross-referenced with careers that have often been associated with different classifications.

These assessment tools are only part of an overall approach to assist you in deciding your career path. Within a disability rights context, it's critical that you remain mindful of inaccurate perceived limitations many people hold based on [stereotypes about disability](#). For youth with disabilities, [Guideposts for Success](#) is an important resource for making the transition to adulthood including school-based preparatory experiences, career preparation, and work-based learning experiences. These “guideposts” may also include connecting activities such as mental and physical health services, transportation,¹⁰ tutoring, managing finances¹¹, and [family support](#). In addition [youth leadership forums](#) are organized in many states. Students with disabilities in high school also may gain invaluable insight through direct exposure to role models with

¹⁰ Advocates should note that, at the federal level, under Executive Order 13330 which established the Interagency Coordinating Council on Transportation and Mobility in February 2004, leadership continues to take place at a national level to provide coordinated human service transportation for senior citizens, low-income individuals and persons with disabilities. See <https://www.presidency.ucsb.edu/documents/executive-order-13330-human-service-transportation-coordination>. Also see the National Resource Center on Human Service Transportation Coordination at <http://www.nrctransportation.org>. This is important because, as service providers seek to help people with disabilities to receive the supports they need for gainful employment, access to transportation is critical.

¹¹ The Office of Elementary and Secondary Education (OESE) at the U.S. Department of Education funds 21st Century Community Learning Centers nationwide, geared towards providing academic enrichment opportunities during non-school hours for children, particularly students who attend high-poverty and low-performing schools. For organization leaders to learn how to incorporate financial literacy principles into academic enrichment opportunities for youth, see “Financial Literacy for All,” You for Youth, <https://y4y.ed.gov/financial-literacy-for-all>. Also, in 2020, Federal Student Aid at the U.S. Department of Education sponsored a Student Financial Empowerment Summit, geared toward students, parents, state government representatives, non-profit organizations, and others. “The summit explored numerous aspects of empowering students with the knowledge and tools to allow them to make financially-informed decisions.” Members of the public may view proceedings (which are also closed-captioned) by logging in as a Guest. See <https://fsatraining.ed.gov/course/view.php?id=304>.

different types of disabilities. For examples of some well-known role models, check out RespectAbility's profiles of [Talented African Americans with Disabilities](#).

For youth in post-secondary settings, many resources are available from [National Youth Leadership Network](#) during its existence several years ago, as well as [Partners for Youth with Disabilities](#). In addition, the [Opportunities, Internetworking, and Technology \(DO-IT\) Center](#) offers good information about role models with disabilities. If you're thinking of a legal career, the American Bar Association's (ABA) Commission on Disability Rights offers a [mentoring program for law students](#). In addition, the Commission has produced a [2020 report](#) detailing the present status of employment of people with disabilities in the legal profession. The ABA has also compiled a [report that focuses attention on diversity and inclusion](#) at every level of the organization and specifically includes law students and attorneys with disabilities. And remember that everyday individuals in your community may also help bolster your confidence as you seek to enter or re-enter the workforce.

There are, of course, many other potential career paths to which students might be drawn. For those interested in STEM (science, technology, engineering, and mathematics) check out the [STEM resource page](#) on the U.S. Department of Education's website. There are also disability-oriented STEM resources like the [AccessSTEM Project](#) at the University of Washington's DO-IT Center and [Independence Science](#), which "actively seeks partnerships with science education technology companies, access technology firms, and other educational researchers that are interested in opening doors of opportunity for students who are blind or have other disabilities..." The [National Federation of the Blind](#) also has engaged in efforts for students who are blind or visually impaired. And for those interested in teaching professions, the [Disabled Teachers Network](#) (DTN) is an organization "of, for and by teachers with disabilities by teachers with disabilities."

In the entertainment industry, an area where people with disabilities are underrepresented, RespectAbility has put together [The Hollywood Disability Inclusion Toolkit: The RespectAbility Guide to Inclusion in the Entertainment Industry](#), "to help entertainment professionals who wish to ensure they are as inclusive of people with disabilities as possible." "With Hollywood striving to boost diversity and inclusion, opening the inclusion umbrella for America's largest minority...is the right thing to do as well as economically smart, given that the disability market is valued at more than \$1 trillion." RespectAbility also has developed a comprehensive [resource page for entertainment professionals](#) aimed at bringing more people with disabilities into roles in front of and behind the camera.

Other ways to help ensure success must be geared toward minimizing the rate of youth leaving school before graduating. [America's Promise Alliance](#) reports, "High school graduates experience personal and professional benefits. Graduates have longer life expectancies, face better health outcomes, have higher average incomes, are more likely to complete postsecondary education and training, and are more likely to be employed — 88% of available jobs in 2020 require at least a high school diploma. High school graduates contribute to the health of the national economy. Reaching a 90% graduation rate for just one cohort of students would mean the country would see a \$3.1 billion increase in annual earnings, create more than 14,000 new jobs, and save \$16.1 billion in health care costs. High school graduates promote positive community outcomes. Graduates are more likely to vote and be civically engaged, which

improves living conditions for people in their community.” These approaches include systemic renewal (which may involve “whole-school” reform efforts), school-community collaboration, safe learning environments, family engagement, early childhood education, early literacy development, mentoring/tutoring, and other extracurricular involvement. Often overlooked is the need for students with disabilities to be supported in [extracurricular activities](#). This aspect of student life may be incorporated into a student’s IEP through school-sponsored activities. For more information, read [Effective Strategies](#) from the National Dropout Prevention Center.

Many students with disabilities are interested in careers that do not require four-year college degrees. The U.S. Department of Education’s [Office of Career, Technical, and Adult Education](#) (OCTAE) administers several programs under the [Carl D. Perkins Career and Technical Education Act](#) (Perkins). According to the [Association of University Centers on Disability](#) (AUCD), “unlike previous reauthorizations, the current version of the law, Perkin's V, mentions students with disabilities and how to prepare them for employment.” A list of [career and technical education centers](#) is available, in addition to an online newsletter from “[Opportunity@Work](#).”

[Workforce Development Boards](#) oversee a system of [career and technical programs](#), which “prepare secondary, postsecondary, and adult students with technical, academic, and employability skills for success in the workplace and in further education.” The Association for Career and Technical Education organizes occupations into [16 Career Clusters®](#) which drill down into more than [79 pathways](#).

If you’re thinking of advancing your education online, you may opt to participate in [Massive Open Online Courses](#) (MOOCs). Many of these are free and students have the option to pay for receiving academic credit from partnering educational institutions. A detailed [list of MOOCs](#) is available online. Under the ADA, colleges, and universities are required to make their courses accessible, and this includes their MOOCs. Disability community members impacted by accessibility considerations include persons with visual or auditory impairments, learning disabilities, and conditions such as PTSD or epilepsy. “[Creating an accessible course](#) that meets the needs of these learners may encompass everything from page design to keyboard navigation to closed captioning to allowing extra time on assignments.” Software solutions in compliance with the [Web Content Accessibility Guidelines](#) (WCAG) 2.0 are addressed in “[How Could MOOCs Become Accessible? The Case of edX and the Future of Inclusive Online Learning](#).”

Help Bridge the Gap Between Career Placement Offices and Offices for Students With Disabilities on College and University Campuses

Frequently, college students — whether they have a disability or not — face several choices, including deciding their majors as the first step for determining the direction they wish to take. They often are unaware of how their important choices of majors will prepare (or fail to prepare) them for what they ultimately want to do. To assist with facilitating a smoother decision-making process, there’s a helpful compilation of resources covering at least 62 majors ranging alphabetically from accounting to urban studies. “[What Can I Do with This Major](#)” shares specific areas of focus for each major and helps students with planning strategies. When paired with academic advisement in conjunction with securing appropriate reasonable accommodations, chances for ultimate success rise further still.

Offices for students with disabilities help students with their accommodation needs, while career services offices serve all students, including those with disabilities. As college and university students seek to complete their postsecondary education to secure gainful employment or start their own businesses, they sometimes experience a disconnect between these two offices. For this reason, coordinated action by administrators of both offices should focus on providing seamless services of the kind received by students without disabilities. For a helpful guide to establish and build stronger connections between offices for students with disabilities and career services offices, read [Bridging the Employment Gap for Students with Disabilities](#). Such efforts already are underway across the country on hundreds of college and university campuses. Taking active part in this [trend toward greater coordination](#) will result in expansion of opportunities for students with disabilities who, like others, are simply seeking to obtain gainful employment or to fulfill their dreams as entrepreneurs.

Increase Exposure to Career Options Through Job Shadowing, Mentoring Programs and Hands-On Career Exploration

A creative way of providing students and job seekers with opportunities to see what life is like in the workplace is career-oriented mentoring. This type of mentoring connects students to people working in their chosen profession, and provides potential employees with invaluable exposure to others in the field. It can also pave the way for a greater understanding about the abilities and aspirations of people with disabilities and may lead to internships that could ultimately result in job offers. Learn more about career-oriented mentoring in [Paving the Way to Work: A Guide to Career-Focused Mentoring](#). Events such as [Disability Mentoring Day](#), held in October during [National Disability Employment Awareness Month](#), can help students discover their desired career paths. Assisting students and job seekers with [career preparation and work-based learning](#) experiences is also an effective tool for helping them achieve economic independence.

Promoting real-world experience through [volunteering](#) and [service learning](#) is also useful for people with disabilities to gain a multitude of experiences outside the classroom. You also may want to check out this [Service Learning & Volunteer Opportunities](#) resource page from the U.S. Department of Education. Students attending high school, college, trade school, or other qualifying educational institutions may serve as interns in the federal government through the [Pathways Program](#), hosted by the U.S. Office of Personnel Management, or the [Workforce Recruitment Program](#). All these elements may be woven together within the IEP and, where applicable, ILP development for junior high and high school students. Adult students as well as job seekers with disabilities may employ these same strategies aimed at achieving their desired careers.

The following national resources are useful for students and others falling within specific categories:

People with disabilities in general:

- [RespectAbility's National Leadership Program](#) “trains leaders who are committed to disability issues and who plan to go into careers in public policy, advocacy, communications, diversity, equity, and inclusion, fundraising, nonprofit management, or faith-based inclusion.”
- The American Association of People with Disabilities (AAPD) hosts a [summer internship program](#) for college students, graduate students, law students, and recent graduates in Washington, D.C. Also, the [Disability Rights Storytellers Fellowship](#), managed by Rooted in Rights and AAPD, provides individuals with disabilities opportunities to learn and apply skills in digital media storytelling. It also connects them with media professionals to prepare participants for advanced careers in media production,

journalism, online advocacy, or digital design.” AAPD also administers the [NBCUniversal Tony Coelho Scholarship](#) to support college students pursuing careers in the communications, media or the entertainment industry.

- Disability:IN “[NextGen Leaders](#) are college students and recent graduates with disabilities who have demonstrated talent and leadership in the STEM, finance, and business fields. NextGen Leaders collaborate with Corporate Partners to prepare for employment through mentorship, networking, and recruiting opportunities.”
- [GetMyFuture](#) is a [CareerOneStop](#) resource specifically for youth. You’ll find information about job training, starting a small business, help with your job search, and much more.
- The [Bridges from School to Work Program](#), originally established by the Marriott Foundation, supports people with disabilities ages 17 through 24 through job training and paid internships lasting from six months to one year.
- The National Association for the Advancement of Science’s [Entry Point!](#) program recruits people with disabilities into science and related fields.
- The National Technical Assistance Center on Transition has compiled a [toolkit for students](#). Topics include the skills students need; how they may access postsecondary education and training; effective ways to prepare for postsecondary education; and tips on how to increase the likelihood of success once enrolled.
- The National Council on Independent Living (NCIL) hosts its [Policy Internship Program](#) which brings aboard two interns each semester at its headquarters in Washington, D.C.
- The [Office of Disability Employment Policy](#) (ODEP) at the U.S. Department of Labor sponsors the [Apprenticeship Inclusion Models](#) (AIM) “to research, develop, test, and evaluate innovative strategies in existing apprenticeship programs that provide skills training to people with disabilities.” Programs slated to come online include those hosted by Amazon, the Healthcare Career Advancement Program (H-CAP), Microsoft, and the Industrial Manufacturing Technician (IMT) Apprenticeship.
- ODEP sponsors the [Workforce Recruitment Program](#), “a recruitment and referral initiative that connects federal and private sector employers nationwide with highly motivated college students and recent graduates with disabilities who are eager to prove their abilities in the workplace through summer or permanent jobs.”
- The Viscardi Center’s [Emerging Leaders Internship Program for College Students with Disabilities](#) “places college students with disabilities in internships at a wide spectrum of businesses nationwide.”
- [The Washington Center \(TWC\)](#) offers [immersive internships](#) and academic seminars to students from hundreds of colleges and universities and young professionals from across the U.S. and more than 25 countries. As part of its operations to support integrated program participation of people with disabilities, it houses the Leadership Initiative for Students with Disabilities which features the AT&T and Kessler Foundation scholarships.

People with intellectual/developmental disabilities:

- [Best Buddies International hosts a jobs program](#) that “develops partnerships with employers, assists with the hiring process, and provides ongoing support to the employee and employer.”
- For the autism community, ODEP’s [Employee Assistance and Recruitment Network](#) (EARN) has a list of 12 large companies and 13 small businesses with neurodiversity¹² hiring initiatives and partnerships. Tallo also offers a helpful list of companies with [neurodiversity recruitment programs](#).
- Project SEARCH hosts the [Transition-to-Work Program](#), which “provides real-life work experience, combined with training in employability and independent-living skills to help young people with significant disabilities make successful transitions to productive adult life.” Find a [Project SEARCH program near you](#).

People with learning disabilities:

- [BroadFutures](#) advances the inherent potential of young adults with learning disabilities in the workforce through partnerships that foster independence, self-advocacy, and successful employment.

People with mental health disabilities:

- [Clubhouse International operates community centers](#) that provide members (adults and young adults diagnosed with mental health disabilities) with supports for obtaining employment, education, housing, and long-term relationships. The basic [components of successful clubhouses](#) are community-based employment programs including transitional, supported, and independent employment.
- As with many people with disabilities, those living with mental illness can work and want to work. As this [resource from the Judge David L. Bazelon Center for Mental Health Law](#) shows, supported employment is a proven way to help get people with mental illness into jobs that pay good wages in integrated work environments in their communities.

Deaf people or people who are hard-of-hearing:¹³

- [CorpsTHAT](#) hosts a national job board that provides Deaf individuals with summer and short-term employment focusing mainly on outdoor positions in the area of conservation.
- The [Kresge Hearing Research Institute](#) at the University of Michigan in Ann Arbor hosts a summer internship program geared toward college students interested in internships in anatomy, biochemistry, pharmacology, psychobiology, physiology, electrophysiology,

¹² According to the National Symposium on Neurodiversity (2011) held at Syracuse University, neurodiversity is: “...a concept where neurological differences are to be recognized and respected as any other human variation. These differences can include those labeled with Dyspraxia, Dyslexia, Attention Deficit Hyperactivity Disorder, Dyscalculia, Autistic Spectrum, Tourette Syndrome, and others.” See <https://www.disabled-world.com/disability/awareness/neurodiversity>.

¹³ To learn the differences between “deaf,” “Deaf,” and “hard-of-hearing,” see “Community and Culture – Frequently Asked Questions,” National Association of the Deaf, <https://www.nad.org/resources/american-sign-language/community-and-culture-frequently-asked-questions>.

immunology, and molecular biology. Interested individuals may apply through [Entry Point!](#) or the employment offices at Gallaudet University or the Rochester Institute of Technology/National Technical Institute for the Deaf.

- The National Association of the Deaf’s (NAD) Law and Advocacy Center hosts an internship program funded by the [Nancy J. Bloch Leadership and Advocacy Scholarship](#). Participants gain firsthand experience with government advocacy and legal activism by helping to protect the civil, human, and linguistic rights of the American Deaf community.
- The [National Deaf Center for Postsecondary Outcomes](#) has a [guide for youth](#) ages 16 to 22. The guide addresses topics including job exploration, counseling, work-based learning experiences, counseling on postsecondary opportunities, workplace readiness training, and instruction in self-advocacy.

People who are blind or visually impaired:

- The [National Federation of the Blind](#) (NFB) hosts several [summer programs](#) in various states including the NFB EQ Engineering Program; the Post-Secondary Readiness and Empowerment Program (PREP); Summer Transition Youth Learning Experience (STYLE) Program; the Summer College Comprehensive Program in Minnesota; the Cracking the College Code College Prep Program, World of Work Pre-Employment Program, and No Limits to Learning Program in Colorado; and the Summer Transition and Empowerment Program (STEP) in Louisiana. The NFB also hosts the [National Convention Youth Track](#) every summer — the largest national gathering of blind youth to take place in any given year.
- The Perkins School for the Blind in Massachusetts hosts three programs for [college and career readiness](#) including Career Launch @Perkins, College Success @ Perkins, and the Pre-Employment program.
- World Services for the Blind, based in Arkansas, offers the [Prep, Assistance and Supportive Services \(PASS\) Program for Transitional Aged Youth](#). It includes one track for vocational students and another for college students. It also offers online training programs in subjects including assistive technology, call centers, financial literacy, and medical billing. The program has fundamental courses that can help a student gauge if the career training program is right for them, or if they need extra help in a certain area before beginning a career training program.

People who are deaf-blind:

- The National Center on Deaf-Blindness has a guide entitled [Readiness Evaluation of Transition to Adulthood for Deaf-Blind Youth \(READY\) Tool](#). The guide addresses transition assessment, transition-related education programming, and team collaboration and adjustments. You also may want to read about [Haben Girma](#), an advocate for equal opportunities for people with disabilities. Girma was the first deaf-blind person to graduate from Harvard Law School. President Obama named her a White House Champion of Change.

If on Government Assistance, Learn About Social Security Work Incentives That Can Help You Return to Work While Keeping Your Benefits

For many individuals with disabilities who are talented, capable, and want to be employed or start a business of their own, not knowing about Social Security work incentives may lead to the false belief that going to work would necessarily cause them to lose the very benefits they depend on to pay for their daily needs. The good news is that it's possible to retain these benefits while pursuing employment or self-employment, and these work incentives can make that happen. Having a job or starting a small business may eliminate the need for such benefits. As employment success is attained and maintained, these individuals may serve as noteworthy examples of the heights that are truly possible. Go for it!

Part I: Fostering Greater Independence from Social Security Benefits

Many students and job seekers with disabilities receive [federal government benefits](#) such as [Supplemental Security Income](#) (SSI), which is based on financial need and [Social Security Disability Insurance](#) (SSDI), which is based on your employment history and the FICA taxes you paid. According to the [2019 Annual Report on People with Disabilities in America](#), the employment rate among people with disabilities ages 21 to 64 is only 38.1%. This figure need not remain so low, especially when taking into account the fact that there are [work incentives](#) that can help people return to work without losing their benefits. SSA has a series of [webinars](#) that can help you better understand work incentives.

In addition “[The Benefits Planning Query](#) (BPQY) is a tool used by Area Work Incentive Coordinators (AWIC), the Plan to Achieve Self-Support (PASS) Cadre members, advocates, beneficiaries, and other individuals. The information contained in a [BPQY](#) provides customized information on SSA’s employment support programs for beneficiaries with disabilities who want to start or keep working. Analysis of a beneficiary’s disability and work status is the first step when planning a successful return to work.”

SSDI recipients may not work at a level beyond what is referred to as [Substantial Gainful Activity](#) (SGA). In 2021 this amounts to \$1310 per month and \$2190 per month for individuals who are blind. As an incentive to encourage people with disabilities to try to work, SSA allows for a nine-month trial period during which recipients continue to receive full SSDI benefits. For those who are self-employed, working 80 hours a month counts as a trial work month. After completing the [trial work period](#), SSDI recipients will receive their full benefits for any month they do not earn the SGA amount. This three-year extension is called the [extended eligibility period](#). During this time and potentially longer, SSDI recipients may continue to keep their Medicare. Individuals who are working at minimum wage jobs, who eventually see increases to

their wages, may offset the increase by decreasing the number of hours worked, thus preventing SGA from being triggered. Even under such circumstances, optimizing work opportunities would raise personal income more than what would occur if they didn't work at all. It's in your best interest either to optimize work, or to engage in self-employment, depending on what works best for you.

Even after SSDI payments stop because of working at the SGA level, Social Security beneficiaries may have SSDI reinstated within five years following their last receipt of benefits if their disability makes continued work impossible. This is another incentive for people with disabilities to contribute their talents and abilities to the broader economic lives of their communities. Breaking this down is a useful article entitled [How to Keep SSDI Benefits When You Start a New Job](#). It covers critical topics including how to keep SSDI benefits, the importance of securing help, and the value of finding a job. Another helpful resource is Disability Benefits 101, which includes “tools and information on employment, health coverage, and benefits” and features benefits calculators for different states.¹⁴

According to SSA's [Redbook](#), SSI recipients may continue to receive income support and Medicaid once they get a job. SSA considers that a disability continues until a person medically recovers, even if they work. For those who begin earning income SSA uses a [specific formula](#) to calculate deductions from SSI benefits. Check out SSA's [Supplemental Security Income \(SSI\) Spotlights](#) for answers to your questions about many topics including living arrangements, the PASS, and continued [Medicaid](#) eligibility for people who work. Here's a quick summary of the process for determining deductions from SSI cash benefits:

- **Step A:** Determine monthly unearned income, defined as “all income that is not earned such as Social Security benefits, pensions, state disability payments, unemployment benefits, interest income, dividends, and cash from friends and relatives.”¹⁵ Also determine monthly earned income, defined as “wages, net earnings from self-employment, certain royalties, honoraria, and sheltered workshop payments.”¹⁶
- **Step B:** From unearned income, subtract \$20, which is called the “General Income Exclusion.”¹⁷
- **Step C:** Subtract \$65 from earned income, which is considered the “Earned Income Exclusion.”¹⁸
- **Step D:** Determine “Countable Earned Income” by making deductions, depending on whether an individual has a disability generally or if the person is blind.

¹⁴ In addition to a series of useful tools that assist benefits recipients nationally, benefits estimators are available for individuals residing in Alaska, Arizona, California, Kentucky, Michigan, Minnesota, Missouri, New Jersey, and Ohio. See Disability Benefits 101, <https://www.db101.org>.

¹⁵ “Supplemental Security Income (SSI),” Social Security Administration, <https://www.ssa.gov/ssi/text-income-ussi.htm>.

¹⁶ Id.

¹⁷ “Red Book,” Page 36, Social Security Administration, <https://www.ssa.gov/pubs/EN-64-030.pdf>.

¹⁸ “Earned Income Exclusion,” Social Security Administration, <https://www.ssa.gov/redbook/eng/ssi-only-employment-supports.htm#1>.

- o For People with Disabilities in General: Deduct “Impairment-Related Work Expenses (IRWE)” from the earned income figure from Step C.¹⁹ Examples include expenses such as “wheelchairs, certain transportation costs, and specialized work-related equipment.”²⁰
- o For People who are Blind: Deduct “Blind Work Expenses” from the earned income figure in Step C.²¹ These expenses “do not need to be related to blindness and [may] include earned income used to pay income taxes, meals consumed during work hours, transportation costs, or guide dog expenses.”²²
- **Step E:** Take the countable earned income from Step D and divide it in half.
- **Step F:** Add the total from Step B to the total of Step E to arrive at the total amount to be deducted from the cash benefit.

Even if SSDI recipients earn a monthly income that reaches the SGA threshold of \$1310 for people with disabilities generally or \$2190 for people who are blind in 2021, it’s possible for SSA to consider [“subsidies” and “special conditions.”](#) “A subsidy is the extra amount of wages an employer pays an impaired individual for services over the reasonable value of the actual services performed.” Special conditions include close and continuous supervision or on-the-job-coaching, and substitution during which the job coach performs part or all of the individual’s job duties. People with disabilities who receive subsidies or who work under special conditions should also make sure to provide this information to SSA so that it can determine the related value. This might keep them under the SGA limit even if the dollar amount they receive is higher than the SGA threshold. The more thorough the documentation submitted, the smoother the process will be to help ensure that monthly benefits aren’t interrupted until full economic self-sufficiency is achieved. As people with disabilities begin earning income, it’s vital that they stay in communication with SSA to minimize the possibility of an overpayment. SSI and SSDI recipients’ [expenses should be reported](#) within six days of the month following income having been earned.

If recipients cannot receive SSI payments because their earnings are too high, their eligibility for Medicaid may continue while they are working. Be sure to check out SSA’s [Ticket to Work website](#) for more information on the “safety nets” that can help you [keep your Medicaid or Medicare](#) if you go back to work. In most cases if recipients lose their jobs or are unable to continue working, they can begin receiving payments again without filing a new application. In addition, your monthly [SSDI and/or SSI payments may continue](#) while you’re receiving vocational rehabilitation services.

Though the process described above may seem daunting at first, the bottom line is that persons with disabilities who pursue employment and/or entrepreneurship may benefit financially since their benefits may continue while they are working to become financially independent. People with disabilities should not feel alone in making a successful transition to work. The [Work](#)

¹⁹ “Work Incentives - Detailed Information,” Social Security Administration, <https://www.ssa.gov/disabilityresearch/wi/detailedinfo.htm>.

²⁰ Id.

²¹ Id.

²² Id.

[Incentives Planning and Assistance \(WIPA\) program](#) “provides in-depth counseling about benefits and the effect of work on those benefits; conducts outreach efforts to beneficiaries of SSI and SSDI (and their families) who are potentially eligible to participate in federal or state Work Incentives programs; and works in cooperation with federal, state, and private agencies and nonprofit organizations that serve SSI and SSDI beneficiaries with disabilities.” SSA has a [Find Help tool](#) to assist beneficiaries with finding the WIPA program closest to them. SSA also sponsors virtual [Work Incentive Seminar Events](#) (WISE) on the fourth Wednesday of each month at 3 p.m. ET. These seminars provide basic information on Social Security work incentives including the [Ticket to Work program](#). For more information about returning to work while receiving Social Security disability benefits, visit this [resource page on SSA’s website](#) where you’ll find information in both audio and PDF formats as well as in languages other than English.

Part II: Leveraging the Power of ABLE Accounts

It’s imperative that job seekers with disabilities and their advocates learn about the Stephen Beck, Jr., Achieving a Better Life Experience Act of 2014 (ABLE), “enacted to help blind or disabled people save money in a [tax-favored ABLE account](#) to maintain health, independence, and quality of life.” This law lets people with disabilities put money aside to pay for their disability-related expenses without jeopardizing their eligibility for SSI because their assets may be too substantial. Learn how [ABLE accounts](#) may be used most effectively and the opportunities for enhanced economic self-sufficiency become even more clear. This [video from the ABLE National Resource Center](#) can help you better understand this law. Here are several things worth knowing about ABLE accounts:

- **Eligibility:** To be eligible to establish an ABLE account, (1) blindness or disability must have occurred before age 26 and (2) the person must be entitled to benefits based on blindness or disability under Title II or Title XVI of the Social Security Act.
- **Contributions:** “These are not tax deductible and must be in cash or cash equivalents. Anyone, including the designated beneficiary, can [contribute to an ABLE account](#). An ABLE account is subject to an annual contribution limit and a cumulative balance limit.”
- **Qualified Expenses the Account May Cover:** Examples [include basic living expenses](#), health and wellness, housing, financial management, transportation, education and training, assistive technology, and legal fees.
- **Limited Exemption:** “[T]he first \$100,000 in [the] ABLE account would be exempted from the SSI \$2,000 individual resource limit. If [the] ABLE account exceeds \$100,000, [the] SSI benefit payment would be suspended until [the] account falls below \$100,000. It’s important to note that while, eligibility for a benefit payment is suspended, this has no effect on [your] ability to receive or be eligible to receive medical assistance through Medicaid.”²³

²³ The Social Security Administration itself cites to the LEAD Center, led by Social Policy Research Associates and the National Disability Institute, fully funded as the WIOA Policy Development Center by the U.S. Department of Labor’s Office of Disability Employment Policy. See <https://choosework.ssa.gov/blog/2017-11-20-yawa-able-accounts-what-you-should-know>.

Part III: Rallying Additional Support Systems

Through the network of [American Job Centers](#), people can benefit from a broad range of employment services and help with job searches and resume preparation. All stakeholders involved with disability employment, including the American Job Center network, people with disabilities, and employers, may connect with the disability and employment community through [Workforce GPS](#). Disability Program Navigator grantees have specific tools and resources to assist them in providing accessible services. Vocational rehabilitation counselors have access to [technical assistance](#) to help them implement the provisions of [WIOA](#).

Look Into Job Opportunities With the Federal Government as an Employee or Contractor

The U.S. Office of Personnel Management (OPM) offers two programs to students based on their educational attainment. The [Recent Graduates Program](#) is open to “those who have graduated within the past two years from a qualifying educational institution or certificate program,” or, for veterans, whose schooling is interrupted by military service obligation, up to six years following graduation. The [Presidential Management Fellowship](#) is open to “recent graduates with an advanced degree — either a professional or graduate degree such as a master’s, Ph.D., or J.D.”

The federal government is actively seeking qualified individuals with disabilities to fill [job vacancies](#) at all levels of leadership through its Excepted Service appointment process ([Schedule A](#)), which means that agencies may accept resumes without being required to post job notices. Through OPM prospective employees as well as human resource professionals may learn about supports that have been established to help members of the disability community join the federal workforce. OPM’s Schedule A²⁴ hiring authority is the vehicle used to employ people with disabilities²⁵ in cases where physicians/medical professionals, state vocational rehabilitation counselors, or others may certify disability and job readiness.²⁶ [Sample Schedule A letters](#) are available. SSA offers information about Schedule A and [answers to frequently asked questions](#). For more information about applying for federal jobs, be sure to check out the [The ABCs of Schedule A: Tips for Applicants with Disabilities on Getting Federal Jobs](#).

[Veterans may receive appointment to federal jobs](#) through Veterans Recruitment Appointment, the 30% or More Disabled Veterans Program and Veterans Employment Opportunity Act appointments. Veterans also may receive [vocational rehabilitation](#) services through the U.S. Department of Veterans Affairs and a host of other programs including many for [job seekers](#) and [entrepreneurs](#). The [Transition Assistance Program](#) (TAP) for example “provides information, tools, and training to ensure service members and their spouses are prepared for the next step in civilian life.”

²⁴ Proof of disability is a requirement for noncompetitive consideration under the Schedule A, 5 C.F.R. § 213.3102(u), Excepted Service Authority. 5 C.F.R. § 213.3102(u)(3) states: “Proof of disability. (i) An agency must require proof of an applicant’s intellectual disability, severe physical disability, or psychiatric disability prior to making an appointment under this section. (ii) An agency may accept, as proof of disability, appropriate documentation (e.g., records, statements, or other appropriate information) issued by a licensed medical professional (e.g., a physician or other medical professional duly certified by a State, the District of Columbia, or a U.S. territory, to practice medicine); a licensed vocational rehabilitation specialist (States or private); or any Federal agency, State agency, or an agency of the District of Columbia or a U.S. territory that issues or provides disability benefits.”

²⁵ The term “mental retardation” is used instead of “cognitive disability,” “developmental disability,” or “intellectual disability,” because it’s the official terminology used in the authorized Executive Order 12215, dated March 15, 1979.

²⁶ Id.

For individuals with disabilities who want to work for a federal government contractor, options exist for them as well. Section 503 of the Rehabilitation Act, which was revised in 2014, prohibits businesses that do work with the government from discriminating against people with disabilities. The law requires these employers to take positive steps to recruit, hire, train, promote, and retain people with disabilities. These regulations established a [7% utilization goal](#) for individuals with disabilities and require increased data collection and record-keeping to improve employer accountability. The use of these various [hiring authorities](#) also has been expanded by bringing together people with disabilities, hiring managers, and [selective placement program coordinators](#), through the [Federal Exchange on Employment and Disability](#) (FEED). This is a cross-agency working group of federal agencies that advances recruitment, hiring, retention, and career advancement strategies for people with disabilities.

Investigate Nonprofit, Private Sector, or Entrepreneurial Opportunities

More than 600,000 nonprofit organizations in the United States are dedicated to causes of every description, and information about each of these and where they are located is readily accessible online.²⁷ As students and job seekers delve into endless possibilities, they may decide to consider factors such as [salary](#), proximity to one’s residence, and the potential for advancement.

Job seekers with disabilities may want to consider working for a small business. “According to the Small Business Administration (SBA), there are more than [28.8 million small businesses in the United States](#) (those with fewer than 500 employees), representing 99.7% of all employers and employing 56.8 million people, which amounts to 48% of the private workforce.” Small businesses can benefit from reading [Research Brief: Small Business and the ADA](#). Specific topics include barriers to supporting people with disabilities as employees, factors for increasing employment, benefits of providing accommodations, and employing people with disabilities and serving customers with disabilities. Business owners also may want to learn about the [tax credits and tax deductions](#) that are available for making accessible architectural adaptations, equipment acquisition, services such as [sign language interpreters](#) and transportation adaptations.

Employers and would-be employees with disabilities may find one another by tapping into the public workforce system. Small, medium, and large businesses may take advantage of a unique opportunity to have their human capital needs met by allying themselves with local and state Workforce Development Boards²⁸ which oversee the nearly [2,400 American Job Centers](#) around the country. Job seekers with disabilities can become a part of this pipeline of qualified workers by tapping into these centers.²⁹

People with disabilities as well as the business community also can learn about accessibility of electronic and information technology. Organizations and agencies can enhance their accessibility by adhering to related principles. And entrepreneurs and employees with and without disabilities, who develop expertise in this high-demand field³⁰ have the opportunity to make a practical difference in people’s lives while increasing their employment opportunities. Best practices for website accessibility have been developed by the World Wide Web Consortium (W3C), which oversees the [Web Accessibility Initiative](#). This initiative developed

²⁷ <http://www.GuideStar.org> and <https://www.charitynavigator.org>.

²⁸ “Workforce Development Boards (WDBs) are part of the Public Workforce System, a network of federal, state, and local offices that support economic expansion and develop the talent of the nation’s workforce. State and local WDBs serve as connectors between the U.S. Department of Labor and local American Job Centers that deliver services to workers and employers.” See “What Is a WDB?,” CareerOneStop Business Center, <https://www.careeronestop.org/BusinessCenter/TrainAndRetain/FundingEmployeeTraining/what-is-a-WDB.aspx>.

²⁹ See note above.

³⁰ “Web accessibility jobs focus on analyzing, auditing, and improving the accessibility of websites and web applications. [D]uties as a web accessibility professional may include app, website, and online content accessibility.” See “Web Accessibility Jobs,” ZipRecruiter, <https://www.ziprecruiter.com/Jobs/Web-Accessibility>. For additional job listings in this field, also see Indeed.com, <https://www.indeed.com/jobs?q=Web+Accessibility+Expert&l=>.

the [Web Content Accessibility Guidelines \(WCAG\) 2.0](#), which “covers a wide range of recommendations for making web content more accessible. Following these guidelines will make content accessible to a wider range of people with disabilities, including blindness and low vision, deafness and hearing loss, learning disabilities, cognitive limitations, limited movement, speech disabilities, photosensitivity, and combinations of these.”³¹ WCAG 2.1 is more extensive than 2.0, but both offer important technical standards.³² The ADA Technical Assistance Center, Great Lakes Region has organized several webinars covering [Online Accessibility](#), [Accessible Technology](#) and [Section 508](#). Courses on accessibility, ranging from introductory to advanced, are also available online and are free of charge to persons with disabilities.³³ To enhance students’ understanding of digital accessibility as they learn to design, develop, and build new technologies, [Teach Access](#) has been organized as “an active collaboration among education, industry, and disability advocacy organizations.” Technology companies include Adobe, Apple, EY, Facebook, Google, Knowbility, Microsoft, Oracle, and The Paciello Group. Another illustration of collaboration is Jennison Asuncion’s and Joe Devon’s [Global Accessibility Awareness Day](#) (GAAD) in 2011 (taking place every May) with free online training.

In both the nonprofit and private sectors, innovative efforts have been afoot to expand career possibilities for people with all types of disabilities. These efforts have evolved from being charity-oriented to ones that focus on the [business case](#) for integrating more people with disabilities in jobs of every description, including in tasks that may not have been practical or possible for those with certain types of disabilities.³⁴

For those individuals who want to [start businesses of their own](#), the Small Business Administration has [information to assist entrepreneurs](#) with disabilities to become successful. Those on SSI seeking to establish a [Plan to Achieve Self-Support](#) (PASS) as a way to becoming self-employed may set aside money for starting their own businesses, but they must first [develop a business plan](#). It’s important to remember that if you are receiving services from Vocational Rehabilitation, they also can help you with your goal of starting a small business. States vary in their approaches to funding self-employment, but most VR counselors will ask you for a [draft business plan](#), and the SBA offers helpful information about preparing one. Other important information also is available from [DIVERSEability Magazine](#) to help entrepreneurs with disabilities own and operate their own businesses successfully.

³¹ “Web Content Accessibility Guidelines (WCAG) 2.0,” Web Accessibility Initiative, World Wide Web Consortium, <https://www.w3.org/TR/WCAG20>.

³² “WCAG 2.0 and WCAG 2.1 are stable, referenceable technical standards. They have 12-13 guidelines that are organized under 4 principles: perceivable, operable, understandable, and robust.” See “Web Content Accessibility Guidelines (WCAG) Overview,” World Wide Web Consortium, <https://www.w3.org/WAI/standards-guidelines/wcag>.

³³ “Apply for Free Access to Deque Courses (with a qualifying disability),” Deque University, <https://dequeuniversity.com/scholarships/apply>.

³⁴ “Groundbreaking research from Accenture in partnership with Disability:IN and the American Association of People with Disabilities reveals the financial benefits of including people with disabilities in business.” See “Business Case for Disability Inclusion,” Disability:IN, <https://disabilityin.org/resource/business-case>. Also see “Supporting People with Disabilities at Booz Allen,” Booz Allen Hamilton, <https://www.boozallen.com/e/culture/diverseability-forum-supporting-disability-initiatives.html>.

Help Educate Businesses About What They Need to Know to Recruit, Hire, and Retain People with Disabilities

Companies have a vested financial interest in bringing aboard, retaining, and cultivating qualified people with disabilities. Specifically, such efforts have a direct impact on the Environmental, Social, and Government (ESG) metrics of their businesses. “ESG is the collection of factors that investors use to evaluate and understand a company’s relationships with society (such as its workforce, residents of local communities, customers, and political leaders). It also covers topics such as... adherence to labor laws... and respect for human rights throughout all levels of the organization, including global supply chains.”³⁵

Robert Ludke, at the Harken Institute for Public Policy and Citizen Engagement, innovatively points out, “The traits that have made so many people with disabilities successful as entrepreneurs, employees, and leaders are the very traits so many companies are searching for in their workforce... Equally important, the disability community has all the ingredients it needs to accelerate the realization of competitive integrated employment: connections to the most influential investors, a proven track record of engaging in the policy process, an ability to engage corporate executives, and the ability to mobilize a campaign to achieve change.”³⁶ Indeed, in many quarters, this movement has already begun.

At a national and international level, private sector businesses have joined forces to promote greater employment opportunities and physical and programmatic access for people with disabilities. They are also sharing and implementing best practices among themselves and encouraging other businesses to do the same. People with disabilities and their advocates should utilize these resources to obtain the list of companies dedicated to full disability inclusion. They should also learn about businesses that want to participate in these collaborative efforts so they have the chance to work alongside fellow businesses to advance their disability inclusion agendas. Examples of these partnerships include, but are not limited to:

[Disability:IN](#) is “a network of over 220 corporations expand[ing] opportunities for people with disabilities across enterprises. [Its] central office and 27 Affiliates serve as the collective voice to effect change for people with disabilities in business.” Businesses can sign the Joint Investor Statement on Corporate Disability Inclusion, joining the list of companies that have more than \$2.8 trillion in combined assets and that are dedicated to “creating inclusive workplaces that can benefit from employing the millions of talented people with disabilities who remain underrepresented in the workforce.”³⁷ They also can utilize the [Disability Equality Index](#) (DEI),

³⁵ “Solving ‘Then What?’: Empowering Investors to Achieve Competitive, Integrated Employment for Persons with Disabilities,” Harken Institute, December 5, 2020, https://harkinstitute.drake.edu/wp-content/uploads/sites/103/2021/01/White-Paper_DI-in-ESG.pdf

³⁶ Id.

³⁷ “Global Investor Group Representing \$2.8 Trillion Appeals to Companies to be Inclusive,” Disability:IN, <https://disabilityin.org/in-the-news/investor-statement/>.

“a comprehensive benchmarking tool helping companies build a roadmap of measurable [and] tangible actions toward disability inclusion and equality.”

- The National Organization on Disability (NOD) hosts a [Corporate Leadership Council](#), whose membership is at least 54-strong and which “provides an opportunity for national and global business leaders to learn from peers about common challenges and leading practices in disability employment [and] to be recognized for their commitment to disability employment.” NOD makes available to companies its free Disability [Employment Tracker™](#), “to benchmark [their own] organization’s disability employment policies and practices against the 200+ companies in the pool.” Completion of the Tracker makes companies eligible to receive the [NOD Leading Disability Employer Seal™](#), granted annually as “public recognition applauding organizations that are leading the way in disability inclusion and tapping into the many benefits of hiring talent with disabilities.” Companies with 750 employees or more which complete the Tracker are also eligible to be considered for the [Top 50 Companies for Diversity](#) from DiversityInc Magazine. NOD also assists companies with fostering an inclusive environment in which people feel comfortable [self-identifying as a person with a disability](#).
- [The Valuable 500](#) is a collaborative conglomeration of hundreds of “national and multinational private sector corporations [being] the tipping-point for change and help[ing] unlock the social and economic value of people living with disabilities across the world.” For its business CEOs whose companies become signatories, they have access to “a free [and] exclusive [online toolkit](#) designed to help leaders and their boards on their inclusion journeys.”

Here are some useful national resources of interest to job seekers and up-and-coming entrepreneurs:

People with disabilities in general:

- The AAPD Career Center’s [online job board](#).
- [AgrAbility](#) is a “consumer-driven USDA-funded program that provides vital education, assistance, and support to farmers and ranchers with disabilities. Through the combined dedication and expertise of the Cooperative Extension System and nonprofit disability organizations, AgrAbility helps thousands of determined individuals overcome the barriers to continuing their chosen professions in agriculture.”
- [Easterseals’ Workforce Development Services](#) “prepare people with disabilities find and keep a job through services like career exploration, job search assistance, job placement, and coaching.”
- The [National Parent Center on Transition and Employment](#), part of the [Parent Advocacy Coalition for Educational Rights](#) (PACER), provides “quality information on transition for youth with disabilities in a format that is useful to families, youth, and professionals.”
- The [National Telecommuting Institute](#) (NTI) helps people with significant disabilities find work-at-home jobs.

- [SCORE](#) works in cooperation with the Small Business Administration. SCORE’s mentors are available online to people considering starting a small business. Entrepreneurs can access free, confidential business advice from mentors who are experts in entrepreneurship and related fields.
- [RespectAbility](#) offers a comprehensive resource list for job seekers. Examples of national resources include abilityJOBS, AbilityLinks, Bender Consulting Services, Dreamers Merchants Coffee Company, Enable America, Getting Hired, Hire Disability Solutions LLC, HirePotential, Learn To Become, Manpower, and Work for Good.
- The Ticket to Work Program under SSA has a series of [job search resources](#) for the disability community. Examples include Apprenticeship.gov, CareerOneStop.com, Disabledperson.com, Equal Opportunity Publications, EveryJobForMe.com, IMDiversity, Lime Connect, Our Ability Connect and RecruitDisability.org. SSA has contracted with what are called [Employment Networks](#) (ENs) around the country. ENs are organizations that provide free employment services to Social Security disability beneficiaries ages 18 to 64. Offered services include career planning, job placement, and benefits counseling. To assist those who support beneficiaries, the [National Employment Network Association](#) (NENA) “serves employment networks, American job centers, and state vocational rehabilitation agencies operating the ticket to work and self-sufficiency program.”

People with intellectual/developmental disabilities:

- [The ARC of the United States](#) supports employers who want to hire people with developmental/intellectual disabilities. Through a program called [Arc@Work](#) it provides “a comprehensive and multi-tiered approach to support corporations to develop, sustain, and scale disability hiring initiatives.”
- The Asperger/Autism Network has put together an [Employment Toolbox](#), which contains free booklets on topics including getting hired, workplace disclosure, and sensory integration.
- [Hire Autism](#) offers “a job board, direct access to local employment opportunities, a profile builder, simple job applications, and helpful resources for the workplace.”

People with mental health disabilities:

- The [Center for Psychiatric Rehabilitation](#) provides employment resources “for individuals with lived experiences of mental illnesses/people in recovery in considering getting and keeping employment.”
- The [Temple University Collaborative on Community Inclusion of Individuals with Psychiatric Disabilities](#) offers “toolkits and training guides for consumers who want to return to work and current research on supported employment and other program approaches.”
- The Ticket to Work Program under SSA has published a blog entitled “[Job Searching with a Mental Health Condition](#).” It discusses issues such as knowing your strengths and talents, answering voluntary questions, and tackling the job search process.

- The National Alliance on Mental Illness (NAMI) offers guidance and resources on the importance of work in its blog post “[People with Mental Illness Can Work.](#)”

People who are blind or visually impaired:

- The American Council of the Blind (ACB) hosts a job board called [Job Connection](#).
- The American Foundation for the Blind (AFB) hosts the [Blind Leaders Development Program](#) which “is designed to increase upward mobility and create meaningful leadership experiences for individuals who are blind or low vision, who are already employed and in the beginning stages of their careers.” AFB also runs a series of [employment summits](#) “to bring together business leaders and rehabilitation professionals to develop initiatives to foster collaboration, maximize collective impact, and track outcomes for increasing employment rates.”
- [CareersWithVision](#), a collaborative between the American Printing House for the Blind (APH) and National Industries for the Blind (NIB), features accessible job opportunities for job seekers with visual impairments from NIB-associated agencies under the [AbilityOne® Program](#).
- As part of [NFB-NEWSLINE®](#), the free audio news service provided by the National Federation of the Blind, there are “more than 100,000 job listings from two national job sources.”

Deaf people or people who are hard-of-hearing:

- [DeafJobWizard](#) is “a niche-oriented job board that only lists deaf-related jobs in various job categories for both deaf and hearing job seekers.” The website lists job announcements by state.
- The Hearing Loss Association of America (HLAA) has published an [employment toolkit](#), “an excellent resource for the employee with hearing loss as well as a current or prospective employer of a person with hearing loss.”
- The [National Association of the Deaf’s Employment Resource Center](#) (NERC) “provides employees and employers a single location with employment-related information, statistics, and publications.”
- [VelvetJobs](#) provides career resources and information for the Deaf and hard-of-hearing in a guide to assist them in their job search and to help them have the best possible experience, once they are employed.

People who are deaf-blind:

- The [National Center on Deaf-Blindness](#) has a webpage dedicated to supporting employment.

Disabled veterans:

- The U.S. Chamber of Commerce Foundation hosts the [Hiring Our Heroes](#) (HOH) initiative “to connect veterans, service members, and military spouses with meaningful employment opportunities.”

- The [National Resource Directory](#) (NRD) is a federal government website with a broad range of employment-related and other resources for veterans, service members, and their families.
- disABLED, Inc. runs a [job board for disabled veterans](#) and offers free courses and certifications in productivity, computer science, IT infrastructure, and data science.
- The Paralyzed Veterans of America's [employment program, PAVE](#), “provides free employment support and vocational counseling assistance to all veterans, transitioning service members, spouses, and caregivers.”
- Recruit Military is a [job board](#) and publication that features “the largest single-source veteran database with over 1 million registered veterans.”
- Veteran Women Igniting the Spirit of Entrepreneurship (V-WISE) is a training program, supported in part by the Small Business Administration. The [training in entrepreneurship and small business management helps women veterans](#) and female military spouses/partners find their passion and learn the business savvy skills necessary to turn an idea or start-up into a growing venture.

Increase Employment Options Through Professional Networking

It's important for those seeking to increase meaningful opportunities for students and job seekers with disabilities is the need to expand one's personal network of contacts. It's especially useful to expand contacts with those who know about pending career opportunities and sources of talent or who may be aware of those with such knowledge. CareerOneStop has some good information about [why networking is so important](#).

An effective strategy for individuals with disabilities to expand their networks of professional contacts is to complete their profiles on LinkedIn following a proven step-by-step approach. In addition to including volunteer and work experience, it's also important to identify core skills and to secure endorsements from people with whom they have close personal and/or professional relationships. For [LinkedIn to be utilized most effectively](#), emphasis must be placed on adding value to various contacts, otherwise known as "connections." This means endorsing specific skills they may have, initiating written recommendations that those individuals may post on their profiles, and immediately corresponding with new connections who either accept their invitations, or who send invitation requests of their own. When communicating with these connections, personal engagement is key. To accomplish this, it's critical to identify potential collaborative opportunities rather than merely asking for an internship or job outright.

Like the offline world, connections on LinkedIn must be considered as relationships to be cultivated over time. Posting content or writing articles for broad-based distribution is an effective way to highlight personal expertise. It also helps ensure that networking connections have content that interests you at the forefront of their minds. Finally, it's essential to remain mindful of notifications that come in from LinkedIn including celebrations of work, anniversaries, birthdays, and new positions attained. When these notifications come through, follow up promptly and reach out to begin deeper conversations. You can do this by asking them how they are doing, or by offering to support them by connecting them with someone you know or offering a resource that may benefit them professionally.

Supplementing online networking efforts, students, job seekers, and entrepreneurs with disabilities should expand their contacts through attendance at social and professional events found on MeetUp.com, which often also includes virtual gatherings. Involvement in organizations outside the direct disability context is of extreme importance as well. Those in the nonprofit sector may connect with the [National Council of Nonprofits](#) or the [Society for Human Resource Management](#), while federal government career personnel may choose from among [70 employee organizations](#), including the [American Federation of Government Employees](#) (AFGE), the [Federal Managers Association](#) (FMA), and the [Senior Executives Association](#) (SEA). Entrepreneurs can also benefit by participating in organizations such as the [U.S. Chamber of Commerce](#), the [National Retail Federation](#) (NRF), [Business Network International](#) (BNI), and the [Direct Selling Association](#) (DSA).

For career placement professionals, there are many [guiding principles](#) that are critical. These include the ability to strengthen trust among job developers who are often competing with one another for job leads and qualified recruits. Also important are engaging in “fair play” by sharing leads and exchanging information and ideas, fostering an environment in which different job placement philosophies may be tolerated to determine areas of common ground, and abiding by high standards of professionalism from the outset. To promote long-term sustainability, leadership roles and responsibilities within the networking group should be clearly documented to create an institutional memory, something that is especially critical considering staff turnover that often exists in the employment placement arena. A collaborative atmosphere should prevail in successful professional networks, and there are several key strategies that have proven extremely beneficial to those who seek to work in partnership rather than against one another.

Key professional networks in the disability employment field include working with those in “[customized employment](#)” as well as “[supported employment](#),” most particularly advancing “competitive integrated employment.”³⁸ Through this type of employment, [persons with significant disabilities work alongside individuals without disabilities](#) where workers are paid at or above the minimum wage rather than being subjected to archaic practices in which rehabilitation programs seek minimum wage³⁹ exemption⁴⁰ under Section 14(c) of the Fair Labor Standards Act.⁴¹ To support disability and workforce development service providers, refer to [Engaging Employers: A Guide for Disability and Workforce Development Service Providers](#).

³⁸ “The Rehabilitation Act defines competitive integrated employment as work that is performed on a full-time or part-time basis for which an individual is: (a) compensated at or above minimum wage and comparable to the customary rate paid by the employer to employees without disabilities performing similar duties and with similar training and experience; (b) receiving the same level of benefits provided to other employees without disabilities in similar positions; (c) at a location where the employee interacts with other individuals without disabilities; and (d) presented opportunities for advancement similar to other employees without disabilities in similar positions. See “Competitive Integrated Employment Toolkit,” National Technical Assistance Center on Transition, <https://www.autism-society.org/wp-content/uploads/2019/05/Competitive-Integrated-Employment-Toolkit-Full-updated-11-1-18.pdf>. To review detailed regulatory language, also see “Competitive Integrated Employment,” Workforce Innovation Technical Assistance Center, <http://www.wintac.org/topic-areas/resources-and-strategies-competitive-integrated-employment/law-reg-and-policy/5>.

³⁹ In the PandA Pod podcast, hosted by Ron Hager of the National Disability Rights Network, dated 10/21/2020, Mark Schultz, Commissioner of the Rehabilitation Services Administration and delegated the authority of Assistant Secretary for Special Education and Rehabilitative Services, stated, “And for people with disabilities, it’s particularly important, I think, that expectations be raised for everyone so that we’re not satisfied, and people shouldn’t expect to be in subminimal wage jobs, in non-integrated environments. And that’s the importance of competitive integrated environment. It creates an expectation that everyone can and should work, and that we should be looking to maximize the potential of every individual, based on their disability and their unique needs so that they can really be as successful as possible.” <https://www.ndrn.org/resource/panda-pod-episode-5>. Also see National Disability Rights Network 2011 report, “Real Work: Segregated and Exploited,” <https://www.ndrn.org/wp-content/uploads/2019/03/Segregated-and-Exploited.pdf>.

⁴⁰ For the most current list of organizations that still seek minimum wage exemption under Section 14(c) of the Fair Labor Standards Act, see the listings posted by the Wage and Hour Division of the U.S. Department of Labor, <https://www.dol.gov/agencies/whd/workers-with-disabilities/section-14c/certificate-holders>.

⁴¹ The National Council on Disability, the independent federal agency that makes recommendations to Congress and the President on needed changes to disability policy and program implementation, released a report entitled, “Policies from the Past in a Modern Era: The Unintended Consequences of the AbilityOne Program & Section 14(c).” See <https://ncd.gov/publications/2020/policies-past-modern-era>.

Various organizations also have been established to support people of color with disabilities including [African Americans](#), [Asian American and Pacific Islanders](#), [Latinxs](#), and Native American and Alaska Native⁴² communities.

⁴² The Native American Disability Law Center, part of the National Disability Rights Network, has put together a list of resources that may assist Native Americans and Alaska Natives in returning to work. See <https://www.nativedisabilitylaw.org>. Also, for a directory of Native American vocational rehabilitation programs nationwide, see “American Indian and Alaska Native Vocational Rehabilitation Centers,” Center for Parent Information and Resources, <https://www.parentcenterhub.org/aian-voc-rehab-center-contacts>.

Ensure Job Retention by Taking Advantage of Workplace Programs and Job Accommodations

To support employee retention, many employers offer programs and services to all employees, whether they have a disability or not. Employees with and without disabilities should take advantage of these opportunities to optimize work-life balance and to be of greater service to the community. Examples include [flexible telework policies](#), health and wellness programs,⁴³ commuter benefits programs,⁴⁴ corporate matching of donations to nonprofit organizations,⁴⁵ and allowing time away from the office to volunteer in their communities.⁴⁶

Considering that the [cost of onboarding new employees](#) within the private sector averaged \$4,129 in 2019, it's most definitely in employers' best interest to retain the qualified employees they hire. If employees with disabilities are not reasonably accommodated, replacing them would lead to even greater associated costs by needing to train replacements. But by making sure to optimize workplace inclusion of people with all types of disabilities, they can ensure successful inclusion of the talents and abilities which this often untapped resource represents. This continues to be true even during the [COVID-19 pandemic](#).

⁴³ SHRM provides a guide on establishing and designing a wellness program. See "How to Establish and Design a Wellness Program," <https://www.shrm.org/resourcesandtools/tools-and-samples/how-to-guides/pages/howtoestablishanddesignawellnessprogram.aspx>. See also "Workplace Health Model," Centers for Disease Control, U.S. Department of Health and Human Services, <https://www.cdc.gov/workplacehealthpromotion/model/index.html>. Also see "People's Piece – The 2005 Surgeon General's Call to Action to Improve the Health and Wellness of Persons with Disabilities," Office of the Surgeon General, U.S. Department of Health and Human Services, <https://www.cdc.gov/ncbddd/disabilityandhealth/pdf/whatitmeanstoyou508.pdf>.

⁴⁴ Established under the Moving Ahead for Progress in the 21st Century Act, "pre-tax transit benefits" sometimes also referred to as "pre-tax commuter benefits" allow employees to use pre-tax salary towards their transit and vanpool commuting costs. For further information about how much can be used, how it saves money, the difference between them and subsidies, how to take advantage of the program, and how employers participate, see "Pre-Tax Commuter Benefit Frequently Asked Questions," Commuting Solutions, <https://commutingsolutions.org/wp-content/uploads/Pre-tax-benefit-FAQ-sheet1.pdf>.

⁴⁵ For information about the percentage of companies offering corporate matching programs; the matching gifts programs' typical rate, cost, and benefits; and how to design a best-in-class corporate giving program, see "8 Corporate Matching Gift Program Questions (and Answers!)," Double the Donation, <https://doublethedonation.com/tips/matching-gift-program-questions/#services>.

⁴⁶ See note above.

Most job-related accommodations are not expensive. In fact, 58% of accommodations have no cost⁴⁷ to the employer with the rest costing \$500 on average.⁴⁸ For employers, job accommodations may reduce insurance costs, increase the pool of qualified employees, be as simple as rearranging equipment, and increase opportunities for people with functional limitations.⁴⁹ Added benefits to the employer include “retaining valuable employees, improving productivity and morale, reducing workers’ compensation and training costs,

and improving company diversity.”⁵⁰ An effective strategy for helping to [remove attitudinal barriers](#) to employment can be found through [Employer Assistance and Resource Network on Disability Inclusion](#) (EARN).

For federal employees with disabilities, three aspects of [reasonable accommodation](#) are important to note:

- **Compliance with Section 255 of the Telecommunications Act:** In 1996, Section 255 of the Telecommunications Act was signed into law requiring telecommunications products and services to be accessible to people with disabilities. Related provisions pertain to telecommunications equipment and customer-premises equipment.⁵¹ The Architectural and Transportation Barriers Compliance Board (“Access Board”) has issued related [guidelines](#) that apply to the federal government.
- **Compliance with Section 508 of the Rehabilitation Act:** In 1998, the Assistive Technology Act was signed into law, amending the Rehabilitation Act of 1973 to require all federal government electronic and information technology to be accessible to people with disabilities, including federal government employees and members of the public. This applies to development, procurement, maintenance, and use of that technology. The General Services Administration offers several free resources to provide guidance on [Section 508 compliance](#). Relating to web accessibility, the Access Board has also issued information through its [Information and Communication Technology Revised 508 Standards and 255 Guidelines](#). At the time of this resource document’s issuance, these standards incorporate by reference WCAG 2.0 but not [2.1](#).

⁴⁷ Examples of no-cost reasonable accommodations for employees with disabilities include adjustments to lighting or change in seating assignment for people with light sensitivity, adjustments to the desk height if a person uses a wheelchair that will not fit under a desk, and arrangements for an adjusted work schedule for people who need time off for doctor’s appointments. See “Money Mondays: The (Low and No) Cost of Reasonable Accommodations,” Social Security Administration, <https://choosework.ssa.gov/blog/2017-07-10-mm-the-low-and-no-cost-of-reasonable-accommodations>. Another example is sharing a useful app for people who are blind or visually impaired that assists them in gaining access to visual information in a manner not otherwise practical or possible. This includes [Be My Eyes](#) (which is volunteer-driven) and [Aira](#) (which provides limited support for free but greater support, based on the number of minutes needed).

⁴⁸ “Benefits and costs of accommodation,” Job Accommodation Network, <https://askjan.org/topics/costs.cfm#intro>.

⁴⁹ Id.

⁵⁰ Id.

⁵¹ Examples include telephones, cell phones, routers, set-top boxes, and computers with modems, interconnected Voice over Internet Protocol products, and software integral to the operation of telecommunications function of such equipment.

- **Assistive Technology:** The [Computer/Electronic Accommodations Program](#) (CAP) at the U.S. Department of Defense (DoD) conducts assessments, provides information and referrals in determining the appropriate assistive technology and related devices to purchase by DoD. CAP offers many types of [assistive technology and accommodation solutions](#) to meet the needs of employees with disabilities. Some other federal agencies have their own centralized reasonable accommodations programs.

For those working in office environments that use the Microsoft suite of programs under what is called “Office 365,” the company has established a robust central resource that highlights [accessibility features](#) that support people with vision, hearing, neurodiversity, learning, mobility, and mental health disabilities. Microsoft also has established a YouTube channel specifically dedicated to sharing the latest Microsoft-developed and sponsored resources, meetings, and events supporting the disability community. Specific programs covered include Access, Excel, OneNote, Outlook, PowerPoint, Publisher, Skype for Business, Teams, and Word.⁵² All of these resources are free and available to the public, thereby making accessibility within reach for everyone.

⁵² See “MSFTEnable,” YouTube, <https://youtube.com/user/MSFTEnable>

Conclusion

So many stakeholders play such a pivotal role in the lives of those they serve, including persons with visible and nonvisible disabilities. Now empowered with these resources and guidance, the next step is immediately to put into action the specific suggestions discussed, utilizing the vast array of agency and organizational references that have been provided here, many of which lead to countless additional resources. Both over the short-term and into the boundless expanse of what the future holds, persistence is key.

Since this guide is revised from time to time, as you identify further national resources that you believe could contribute to making this piece even better, you are encouraged to share that information with the author for consideration to be included in a future edition. As success stories emerge from using this document, please also share these stories, which may be incorporated in an upcoming version. Lastly, you are strongly encouraged to distribute this document in its entirety to your networks to make an even bigger difference in the lives of all individuals with disabilities seeking economic advancement and independence.

When combined with a positive belief in the abilities of members of the disability community who themselves are proactively pushing forward to shatter limited expectations about what they can do, attainment of the loftiest goals is possible, fueled by the power of the imagination!

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About the Author



Olegario “Ollie” D. Cantos VII, Esq., has served in various senior roles under both Republican and Democratic administrations. He has worked in the Office of the Assistant Secretary for Civil Rights at the U.S. [Department of Education](#) since 2013. Past leadership roles include Staff Attorney and Director of Outreach and Education at the Disability Rights Legal Center in California, General Counsel and Director of Programs for the American Association of People with Disabilities, Special Assistant and later Special Counsel to the Assistant Attorney General for Civil Rights at the U.S. Department of Justice, Vice Chair of [the President’s Committee for People with Intellectual Disabilities](#), and Associate Director for Domestic Policy at the White House. He is Advisory Board Vice-Chair of RespectAbility, a national nonprofit nonpartisan cross-disability advocacy organization. He is also Vice President of the Virginia Organization of parents of Blind Children, Affiliated with the National Federation of the Blind.

Mr. Cantos’ life story, along with how he adopted three blind triplet boys, was covered by national media outlets including [National Public Radio](#), [People Magazine](#), [The Washingtonian Magazine](#), and ABC’s World News Tonight with David Muir in [2017](#) and in [2020](#).

To connect with [Mr.](#) Cantos on social media, those in the United States may text “Ollie” to 313131.

Past Publications and Writings:

- 09/2020, “[Thoughts from a Disability Rights Activist on the Civil Rights Model Versus Searching for Cures: A Proposed New Dialectical Mindset](#)” (Facebook Blog).
- 12/2017, “[Disability Mentoring: The Cycle of Legacy](#),” The Chronicle of Evidence-Based Mentoring.
- 01/2017, “[Adopting a Positive Philosophy about Blindness: A Story of Transformation](#),” Future Reflections, Volume 36, Number 1, National Organization of Parents of Blind Children, Winter 2017.
- 2012, “[Rocking the Cradle: Ensuring the Rights of Parents with Disabilities and Their Children](#).” National Council on Disability. Content contributor via Through the Looking Glass, the organization commissioned by the Council to write the report.
- 01/2010, “Fetal Alcohol Spectrum Disorders and Victimization,” Journal of Psychiatry and Law, Volume 39, Number 1. Co-author with Karen Thiel, Dr. Nora Baladerian, et. al.

(Intended for families, educators, social services, law enforcement, and the judicial system.)

- 07/2006, “[Seven Proven Steps to Effective Network Building](#),” Braille Monitor.
- 11/1993, “[Centering on Success](#),” Braille Monitor.
- 02/1992, “[Of Judges, Attorneys, Juries, and the Blind](#),” Braille Monitor.

Appendix: Quick Links

Job Training and Help Finding a Job

- [Finding a Job That's Right for You: A Practical Approach to Looking for a Job as a Person with a Disability.](#)
- [Explore Careers, Find Training, Search for a Job: Find an American Job Center Near You.](#)
- [TalentWorks: Helping Employers Make Their eRecruiting Tools Accessible.](#)
- [Job Search Resources from the Ticket to Work Program.](#)
- [Applying for Federal Government Jobs.](#)

Self-Employment and Entrepreneurship

- [Resources for Starting Your Own business from The Job Accommodation Network.](#)
- [CareerOneStop: Want to Start Your Own Business?](#)
- [U.S. Small Business Administration: Learn How to Write a Business Plan Quickly and Efficiently With a Business Plan Template.](#)
- [Do You Need Help Starting or Growing Your Business? Find a Mentor.](#)
- [USA.gov: Start Your Own Business.](#)

Employment Laws and Other Civil Rights Protections

- [Employment Rights: Who has Them and Who Enforces Them.](#)
- [Employees' Practical Guides to Requesting and Negotiating Reasonable Accommodation under the Americans with Disabilities Act.](#)
- [A Guide to Disability Rights Laws.](#)
- [Employers and the ADA: Myths and Facts.](#)
- [Information About Disability Discrimination from the U.S Equal Employment Opportunity Commission.](#)

Working While Receiving Social Security Disability Benefits

- [Working While Disabled: How We Can Help.](#)
- [Work Incentives for People on Disability Benefits Who Want to Return to Work.](#)
- [Work Incentives and the Ticket to Work Program.](#)
- [The Red Book — A Guide to Work Incentives.](#)
- [Will I Lose My Medicare or Medicaid if I Work?](#)

Making the Transition from School to Work

- [Think College: Resources for People with Intellectual Disabilities and Their Families.](#)
- [PACER's National Parent Center on Transition and Employment.](#)
- [Preparing Youth for Employment Success.](#)
- [Transition Services and College Planning: Helping Students with Disabilities Move from School to Adulthood.](#)
- [Guideposts for Success 2.0: A Framework for Successful Youth Transition to Adulthood.](#)