

Home-based Employment, a lease to independence

by

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ABSTRACT

Persons with disabilities commonly face a wide range of barriers in the workplace. From physical obstructions, to attitudinal barriers, these things often inhibit access to what is known as the traditional workplace.

This thesis examines the reasons why certain people with disabilities elect to work out of their homes. Reasons range from being unable to access transportation systems, to family related issues such as eliminating the expense of childcare.

The following pages will also address and explain how disability support systems such as those provided by the Social Security Administration, weigh heavily on the minds of those who benefit from such systems.

Finally, the research in this thesis gives a voice to the people who are working in their homes as a result of Wisconsin's Home-based Enterprise Program. These people will report on the assistive technology they use in their productive activities. They will

have the opportunity to give reflections on their successes, and what they believe are some weaknesses of the program.

Working out of the home is one alternative to overcoming barriers that exist in a traditional work setting.

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Chapter I: Introduction

People with disabilities have historically struggled in many aspects of life and securing employment was no different. The independent living movement that was initiated in the early 1970s was focused on personal living situations. The ideologies of that movement, “self-help, self-reliance, and personal responsibility” (Batavia, 1997, pg. 2) were also important. These same principles were the backbone of their need for employment. Between the slow growth of societal attitudes and technological advancements, employment opportunities for persons with disabilities were headed in the right direction. One alternative to (the conventional) employment opportunity was working in a home-based setting. “Thus far, most disability programs in this country have had only modest success in achieving their goals; most have failed in assisting people with disabilities to achieve true independence through employment” (Batavia, 1997, N.P.). Home-based employment was an alternative to the traditional workplace that gave persons with disabilities an expanded number of opportunities to be productive. Because of the above issue, this thesis examined trends in the area of employment, how technological advancements have opened doors of opportunity, and the reasons why people with disabilities choose home-based employment.

The reasons why a person with a disability elected to work at home included a long list that was wrought with individualistic circumstances requiring innovative alternatives to productivity. As mentioned, every individual situation was unique. There were, however, a number of factors that seemed to be prevalent in a majority of cases where a person was found in a home-based employment situation. Malakpa, 1994; McBroom, 1995; Rumrill, Schuyler, & Longden, 1997; Salomone & Paige, 1984 stated that persons who are visually impaired often cited transportation as one large reason why employment in the conventional work setting may

not be feasible. For example, environments in which a person lives, such as a rural area, have prevented people from accessing employment opportunities. “The home also offers the physical space to combine business and child care” (Jurik, 1998, N.P.), also a lack of role models contributed to the list of barriers to the workplace.

Further complicating issues are the very support systems that people with disabilities relied upon for assistance such as, Supplemental Security Income, (SSI) and Social Security Disability Income, (SSDI). Therefore, Batavia (1997) said only two percent of the over seven million people on the various support systems ever left these programs due to the procurement of employment. In part, the reasons were attributed to the amount a person could earn while receiving financial benefits from the Social Security Administration (SSA). Each of the SSA’s programs differed in their policies; however, they all stipulated that if a person exceeded a specified dollar amount, those SSA benefits would stop. Just as important were the medical benefits that coincided with the SSA financial benefits. If those financial benefits would end, so would any accompanying medical benefits. Many who were recipients of such disability support programs had on-going medical needs; therefore, any loss of a program that would play an important role in a person’s medical care needed to be considered.

Addressing concerns related to SSA benefits was not only to the advantage of those who benefited from them but also to the United States as a whole. Daly (1995) stated that between 1990 and 1995, the amount spent on SSA disability benefit programs expanded from \$31.1 billion to \$52.3 billion, which was an increase of 68%. Putting more of an emphasis on home-based employment as a viable option for people with disabilities contributed to decreasing the amount spent on SSA programs. At the same time, home-based employment added to the list of employment options for people with disabilities.

With the swift advancement of a wide range of technologies, the jobs of people with disabilities who worked at home was facilitated better than ever before. Ochoa; Vasquez; Gerber (1999) listed various technologies that were used by persons with disabilities to achieve a greater degree of independence. An example of screen access technology for persons who are visually impaired was JAWS for Windows by Henter-Joyce. Those with a degree of usable vision could use screen-magnification software such as ZoomText Extra from Ai Squared. To work with data that is non-computer generated, the same person could use character enlargement technology such as closed-caption television, produced by Optelec US. TextHELP by Lorien Systems, used in conjunction with Omni 3000 by Kurzweil Educational Systems, can assist people with learning disabilities with their reading and writing duties. People who did not wish to, or were unable to use their hands to manipulate a computer, used speech dictation software such as Dragon Naturally Speaking by Dragon Systems. These were only a few examples of technologies available created specifically to assist people with tasks who otherwise were previously unable to even dream of excelling in work-related activities.

Statement of the Problem

The purpose of this research was to learn why people with disabilities work at home. In order to answer this question, there were many underlying issues that people with disabilities needed to take into consideration while they moved toward financial independence. Such issues included: What do they like or dislike about home-based employment? What types of assistive technology were used to accomplish their work? What impact if any did work at home have on their social security benefits? Were they still able to work at home if their benefits were taken away? What types of assistive technology did they use? What technology if anything helped

improve their employment efforts? What types of work were they doing and were they successful/satisfied?

In addition to performing a literature-based research project, people who were employed at home throughout the state of Wisconsin were surveyed. See appendix B for the complete survey. The purpose of this activity was to learn what types of home-based employment programs are implemented in Wisconsin, what issues if any lead to their employment, and to learn what opinions were concerning any personal undertakings.

The fifteen home-based employment counselors throughout the state of Wisconsin were contacted and asked to distribute the surveys to their clients for confidentiality purposes. The survey was made available in alternate forms such as Braille, audiocassette, and text-formatted floppy disk in order to enable all word processing software programs to access the survey.

Results of this research served to compile a listing of the employment activities of people currently participating in home-based employment. They described their home-based experiences in order to determine three things: Level of satisfaction, causes of dissatisfaction, and successful outcomes of the program. The results showed combinations of each of these three variables. The objectives for providing a vehicle that would enable such a comparison was the hope that people will be better served in their search for independence.

Chapter II: Literature Review

Introduction

The purpose of the research supporting this thesis was to learn why a number of people with disabilities chose to work at home in place of the traditional workplace. Throughout time, persons with disabilities have endured barriers that stood in their way of achieving political and social acceptance. As times changed, so did the multitude of factors that contributed to their ability to each of these platforms. The list of barriers ranged from attitudinal, socio-cultural, technical, to transportation. This thesis examined trends in the area of employment, how advancements in technology continued to provide new employment opportunities, and the variety of reasons why people with disabilities chose home-based employment. The following literature review outlines the many reasons for Wisconsin's Home-base Enterprise Program.

Assistive Technology

This article brings to front some of the major issues as they relate to assistive technology and its many applications. Bryant says assistive technology has been used for many years, with however limited success until recent years. Part of the reason behind this may be due to a lack of development in the past. In addition however was the degree to which the technology has been used. Technology can be only as effective as its degree of development, and to the extent that people have been educated on the availability of such technology. Bryant brings to light that even in recent times, assistive technology and the deployment of such technology, has had limited success for a multitude of reasons. Bryant reports that public hearings have shown the following issues to be a deterrent to successes of assistive technology when addressed in relation to Learning Disabilities.

Learning Disabilities

Where Learning Disability is concerned, Bryant, (1998) reported that parents were rarely told of the benefits of assistive technology during Individualized Education Program (IEP) meetings. The article states that during such meetings, parents were not often informed of their right to an assistive technology evaluation. In addition, many parents were specifically told that such evaluations were not available. According to this author, in some cases, school officials informed their personnel that if they encouraged parents to advocate for such an assessment, a professional reprimand would be at risk. Bryant (1998) wrote that when assessments are considered, many schools were not adequately equipped to carry out the assessment. He reports that certain schools reported to not have moneys available to provide the appropriate accommodations after such assessments had been completed. Bryant spoke of school personnel not being properly trained to execute accommodations that were recommended as a result of an assessment. Finally, this article said certain teachers felt that the accommodations gave students an advantage over other students. Many of these same issues can be applied to assistive technology used by persons with other disabilities. As people become more educated about the availability of, and the benefits of assistive technology, each of the above issues will be addressed.

One of these answers is to better educate persons on the Tech Act of 1998. Bryant (1998) writes that the Tech Act was meant to identify and address barriers relating to assistive technology; who can benefit by gaining access to assistive technology, and how different Tech Act projects conducted in the fifty states are implemented to benefit the states' residents.

The technology-related assistance to individuals with disabilities act: Relevance to individuals. According to authors of this article, congress officially recognized the importance of assistive technology in 1998 by the passage of the Technology-Related Assistance for Individuals with Disabilities Act, better known today as the Tech Act. The purpose of the act was to provide the financial means for the nation's states to make available programs of technology-related assistance to all persons with disabilities. The authors explained that it wasn't until after laws such as the Rehabilitation Act of 1973, and the Education for All Handicapped Children Act of 1975, that congress began to understand that assistive technology enabled persons with disabilities to realize a degree of the independence the above laws were designed for. The result was a realization as stated, (House of Representatives Report 103-208, 1993, p. 6) "Disability is a natural part of the human experience and in no way diminishes the right of individuals with disabilities to live independently, enjoy self-determination, make choices, contribute to society, pursue meaningful careers, and enjoy full inclusion and integration in the economic, political, social, cultural, and educational mainstream of American society." The Act incorporates one of the fundamental concepts of the ADA—that individuals with disabilities are able to pursue the "American dream." The direct result was the passage of the Tech Act, which allocated moneys to each state so they could individually address their assistive technology service provision in innovative ways. The authors wrote that even though the Tech Act made moneys available, congress soon learned that many states had existing systems that severally hampered the innovations that were being set into place.

Realizing that not one solitary modality of financial allocation would address the many types of service providers, the Tech Act was constructed with five titles in order to more comprehensively address the innovations of states, agencies, and organizations that possessed the

expertise necessary to provide effective AT service provision. This article focused on Title I, which makes grants available directly to states to provide programs directed at improving access to assistive technology. Each state was given a series of three grants in a total of ten years. The final two years of the grant cycle called for states to obtain additional funding in order to secure any further existence of their assistive technology projects.

Briefly mentioned in the paragraphs above was the fact that congress had an understanding that certain service provision systems were in place that stood in the way of providing timely assistive technology related services. With this in mind, the Tech Act stated that the first goal of the act was as follows. "Increase the availability of, funding for, access to, and provision of assistive technology devices and assistive technology services;" According to this article, this statement showed that congress had confidence that each state would not only annualize, but take an active approach toward improving the current methods of delivering what has proven to be an unacceptable policy of service provision. According to this article, each state employed a policy analyst in an effort to identify issues that inhibited the service delivery systems the Tech Act was intended to improve. One example was in the case of certain schools that might have been in violation of Free Appropriate Public Education (FAPE) principles. According to Bryant and Crews, (Don, when authors are cited it also must contain the date in parenthesis such as Bryant and Crews (1998)) these guidelines could have been violated by : "(a) it refuses to allow for an assistive technology evaluation that has been requested by the IEP committee, (b) it refuses to allow for payment for an assistive technology device that has been deemed necessary to achieve the goals and objectives contained in the IEP, or (c) administrators tell teachers and/or related services professionals (e.g., speech/language pathologists, occupational therapists) not to make assistive technology recommendations during IEP

committee meetings.” Bryant and Crews (1998) write that the state’s Tech Act projects were in a good position to work directly with state agencies in an effort to initiate Systems change that would more seamlessly provide for appropriate AT service provision.

Another example of the Tech Act put into place in the name of Systems change could be summed up in the phrase “Interagency Collaboration.” Bryant and Crews (1998) wrote that there were many examples of people receiving services from more than one service provider. Two examples provided were in cases where children had learning disabilities. One might think cooperation between special education and vocational rehabilitation should be in place to assist students in securing a successful transition from school to post-high school activities. The Tech Act called for projects that can serve to advocate for such transitions.

In the name of advocacy, the Tech Act has language that understands that each person with a disability is their own best advocate. With this in mind, Tech Act projects were to put into place programs designed to educate people and their families, so they have knowledge of all the resources available to them. Congress believed that when people are equipped with this knowledge, they will become their own best advocates. At the time this article was written, Bryant and Crews (1998) reported that professionals accounted for 40% of those who approached Tech Act projects in search of information relating to assistive technology. The next largest group of people seeking out information on assistive technology was persons with disabilities, making up 32% of the callers. Finally, family members of people with disabilities made up 22% of the calls of those interested in learning more about assistive technology. It was the desire of the Tech Act authors that persons with disabilities gain a better understanding of their rights, and take a more aggressive role in the issues that are most important to their personal success.

Along with being called on to creatively find ways to initiate Systems change in a state's service delivery mechanisms, state Tech Act projects were charged with the task of creatively developing new ways of funding the availability of assistive technology. This article notes The Texas Assistive Technology Partnership (TATP) as one of many Tech Act projects that has put great effort into researching alternative funding sources for assistive technology. These sources range from special education, various Medicaid programs, and private insurance, each having stipulations of what they will fund. For example, Medicaid takes income into consideration, and funds assistive technology that is termed as medically necessary. Special education programs will only pay for AT that is specifically outlined in the Individualized Education Program (IEP) and must be in place in order for the student to receive FAPE.

Bryant and Crews (1998) reported that a number of states had relationships with various financial institutions to provide low interest loans for the personal acquisition of assistive technology. One added benefit to such programs is that loans were made available to low to middle income families that might not otherwise qualify for financial assistance. Other Tech Act sponsored projects operated an AT loan program. These undertakings made assistive technology available to persons with disabilities, state service providers, and employers, on a temporary basis so each party was able to make an educated decision as they considered making an AT purchase.

Another focus brought to light by the Tech Act was one that centered on segments of the population that were traditionally under-served. These groups of people included persons of minority status, along with individuals living in rural areas. Recognizing that a majority of the services currently provided were directed toward more populated areas such as cities and suburban areas, Bryant and Crews (1998) showed that when writing the Tech Act, congress

understood that certain segments of the society were being under-served, and so therefore wrote into the Act that Tech Act projects should not only extend their services to rural populations, but train people in those populations to provide services relating to assistive technology. For example, current Tech Act projects need to be educated in order to become more culturally sensitive, so as to better understand issues that relate specifically to minority groups in relation to disabilities.

A theme that consistently was mentioned throughout the Tech Act was discussion of service provision in a timely manner. To once again explain a topic that has been mentioned only in brief, the Tech Act called for states to develop new approaches so as to make AT services available in a more expedient manner. In short, the Tech Act stated that supported projects would provide a channel where protection and advocacy groups would litigate, when and where necessary, making way for the increased number of court cases that were soon to come.

New generation of computer-assisted learning tools for students with disabilities. This article reports that at the time of publication, there were more than five million students with disabilities. It was this group of people that can directly benefit from the tremendous advancements of an unimaginable range of assistive technology. Ochoa Vasquez and Gerber (1999) credited this forward leap to service providers, along with persons better advocating for themselves, speaking out to manufacturers saying that they wanted more results out of the adaptive equipment that cracked open a few doors that were not even approached in the past. A result were bigger, better, faster applications, that were more able to accommodate a wider range of individual needs and situations. One reason for this was that manufacturers paid greater attention to developing their products with a universal design in mind. This meant that technology users with a much wider range of abilities and capabilities were able to access the

same technologies. In addition, it meant that fewer modifications needed to be implemented in order to customize the equipment for users with special needs. These authors remind us however that advancement, at least in this case, often breeds a greater degree of difficulty. The implications of a more complex, or higher learning curve, balanced with teachers deciding how to use the new technology in their classrooms, presents potential academic pitfalls. While the students were offered more access than ever before, they often were required to learn how to operate the technology that dangled the carrot of independence in front of them. This in itself could present a barrier to a learning environment. Students often had to plod their way through the operation of a piece of AT, while attending to the tasks called upon them by the day's lesson. At the same time, teachers could at times be blinded by what the technology could do for their students, and so may try matching their curricula with the capabilities of the technology instead of integrating the technology into existing curricula (Ochoa, Vasquez and Gerber, 1999).

An additional issue teachers were introduced to was a need to acquire training on the technology so they were able to assist, if not instruct their students on the assistive technology. The under-lying theme here was the added time and energy it took to bring everyone involved up to speed in order to effectively take advantage of the innovations the AT offered.

Independent Living

Ideology and independent living: Will conservatism harm people with disabilities? Mr. Batavia (1997) wrote in this article about what he saw as a shift toward a conservative movement in our social and political systems. He wrote that in 1994 when the Republican Party won a majority in both houses of congress, a shift in social and political policy seemed to have taken place. He based this not only on the fact that Republicans controlled the majority of the congressional houses, but also because President Clinton stood largely on conservative political

platforms. According to Batavia, (1997) this was a concern to much of the disability community because many of the disability leaders were steadfast in their liberal beliefs. Batavia (Don, citation needs date) said there is much evidence that much of the disability community were believers of the Independent Living philosophy, which in general terms, supported individual responsibility, personal and economic freedom, and self-reliance. Batavia (1997) reported on a pole that suggests 48 percent of persons with disabilities saw themselves as Democrat, 25 percent proclaimed to be Republican; and 19 percent considered themselves to be independent.

Let's take some time to examine issues the Independent Living philosophy was based on, and then compare them to canons of the Conservative movement.

The Independent Living movement. Beginning in the early 1970s, the Independent Living movement was started by people with disabilities that sought to eliminate barriers that stood in their way of independently being successful in their professional, social, and personal lives. Founders of the movement believed these issues would be well served by focusing on self-help, self-reliance, and personal responsibility. Shortly after its inception, the movement began its more liberal efforts. Leaders of the Independent Living movement understood that employment as it specifically relates to persons with disabilities, needed to be addressed. The unemployment rate for persons with disabilities was 75 percent, and leaders of the movement understood that government had the ability to prohibit discrimination, and make resources available that would assist the disability community to access the resources necessary to improve the unemployment situation.

The Conservative movement. Taking its origination from four different branches, the Conservative movement was made up of fiscal conservatism; the federalist movement; social and religious conservatism; and libertarianism.

According to Batavia (1997), Conservatism says, "that government is best which governs least." In other words, Conservatism implies a hierarchy of a person's rights and responsibilities belonging to the individual first, then family, the community, local government, state government, and finally the federal government as the only remaining option.

Fiscal conservatism. The ideology reflective of Fiscal conservatism was based on the idea that all levels of government should act in an economically responsible manner. In other words, the government must spend no more than what is made available according to the fiscal budget. All Conservativists were concerned with the degree to which the federal deficit had continuously grown since the mid 1960s. Conservativists were however divided how to achieve fiscal responsibility. Some who subscribe to the movement believed that reducing spending was the most efficient way to meet fiscal responsibilities. Other Conservativists however said that economic growth must be achieved via the reduction of taxes. How do these differing philosophies relate to disability policy? As previously mentioned, many within the disability community believed government needs to take a more active policy in the programs and services currently in place in order for persons with disabilities to be able to achieve greater independence. Each group did seem to be able to place one foot on some common ground. They both agreed that the federal dollars that are currently spent are in one way or another were mismanaged and misappropriated.

The Federalist movement. Andrew Batavia (1997) explained that the Federalist movement had much to do with a focus on the role and level of power by governmental branches. Federalists were of the belief that state government, not federal government, should take precedence when it comes to governing the rights of individuals within specific states. Batavia (1997) wrote that Federalists had seen a shift of power move toward federal government rule over the previous one hundred years, which they say conflicted with the original organization of the Constitution. Many disability advocates were not pleased when they looked at history. Most states do not have a good track record when it comes to placing priority on disability-related service provisional programs. Batavia (1997) wrote that there was however valid arguments for having states develop and implement their own disability programs. One such argument believed that states would then have incentives to be innovative in their strategy implementation, and could perhaps serve as models for other states as they compared, and sought to improve their own model of service delivery. Batavia 1997) wrote that one potential consequence to this was known as adverse selection. This process took place when large numbers of people with disabilities migrated to states that offered more comprehensive, more developed services, providing programs that assisted people with disabilities in their goals of achieving further degrees of independence.

Social and religious conservatism. Social and religious conservatives concerned themselves with the values of society and the institutions that perpetuated those values. For example, from religious institutions to the media, Conservatives held that values were portrayed to society by these organizations. It was the belief that too many of these organizations were becoming liberally minded, and therefore tainting society with its immorality. Batavia (1997)

indicated a partial difference of alliance within the Conservatists. One example of this was the differences of beliefs between different religions. For example, Batavia (1997) wrote that certain religions took a strong stance against abortion. Many disability activists agreed with this view because abortion was often considered when it was discovered an unborn child had a disability. On the other remote end of the spectrum, certain religions maintained a paternalistic view that persons with disabilities had lived an immoral life, and were deserved of their current state of disability.

Libertarianism. Stout Libertarians believed that federal government had no right to intrude on the rights of individuals. To take it a step further, Libertarians were of the belief that no one group or population merited preferential treatment based on the group status such as race, ethnicity, or disability.

When it came to allocating funds for public programs, Batavia (1997) wrote that Fiscal Conservatism approached this issue as one that had a hierarchy of priorities. Where did the allocation for disability programs fall in comparison to the funding needs of national security or law enforcement. Once the dollar amount was set, how then was that pot of money divided between the countless numbers of disability programs? Which programs took priority over others? What were the factors that went into creating that hierarchy? Batavia (1997) wrote that Disability activists said any such ranking of importance should not exist when it comes to making funding available to disability programs. These same people believed that the United States had traditionally under-valued people with disabilities. Because of this, disability activists believed that funding allocation decisions were inherently stacked against them. In view of this, leaders of the disability community were worried that if such a cost analysis would take hold as a

main reason for decision-making, then the independent goals of people with disabilities would be short-changed.

Mr. Batavia (1997) wrote that the most important piece of legislation that has been passed for people with disabilities was the Americans with Disabilities Act. (ADA) One interesting debate about the ADA was whether the legislation was characterized as one that was liberal or conservative social policy. Because both parties overwhelmingly supported the legislation, neither party was able to lay sole claim to this legislation. It was however a somewhat conservative law in comparison to other disability-related policies. Unlike other such policies, the ADA called for appropriate accommodations to be made, allowing for equal opportunity for those with disabilities. Title I of the ADA for example required a person who is equally qualified for a job would not be denied employment on the status of his or her disability. Title I said employers must furnish reasonable accommodation in order for the person with the disability to effectively perform the essential functions of the job.

Title II focused on local and state governments, and required them to make their programs and services accessible to those with disabilities. An example of such accessibility issues would be the availability of computers being equipped with assistive technology so people with visual impairments could access employment-related resources during a visit to a state's Job Center.

Title III addressed public accommodation. It required businesses to fit its existing business facility with appropriate accommodation such as wheelchair ramps, only when such accommodation is "readily achievable." When businesses build new facilities or substantially remodel an existing structure, only then does the ADA require that business to make available these types of accommodations.

Mr. Batavia (1997) reminded readers that each party, with a polarity of ideas and guiding principles, contributed to each disability policy through history. With this in mind, Batavia (1997) wrote that it was necessary for disability advocates to refrain from aligning himself or herself with one party or another. Alienating a group of lawmakers can only be a potential detriment to future independent living goals of the disability community.

Employment

Barriers to Employment: A Survey of Employed Persons Who Are Visually Impaired
Crudden and McBroom (1999) wrote that persons who are blind or low vision continued to be dramatically underemployed. With this in mind, it was necessary for continued research in order to increase our comprehension of the barriers that stood in the way of a higher percentage of employment within this population.

Crudden and McBroom (1999) wrote about the experiences of one hundred and seventy-six persons with visual impairments throughout the United States who are employed, and had successfully addressed what have shown to be the most common barriers to employment according to the visually impaired community. The survey asked; (1) What were the major barriers you overcame to become employed? (2) How were these barriers overcome? (3) Who was instrumental in helping you overcome these barriers? (4) Why were you successful in overcoming these barriers when many individuals were not successful?

The article explains that persons who took part in this survey agreed that the four most common barriers to employment were transportation, those of an attitudinal nature, a lack of funding for the assistive technology necessary for people with visual impairments to gain access to perform at work on an equal level of their co-workers. And, an inadequate number of disabled peers to act as positive role models.

People participating in this survey were persons with visual impairments, and in either the American Federation of the Blind's Careers and Technology Information Bank (CTIB), or the Mississippi State University (MSU) Rehabilitation Research and Training Center (RRTC) on Blindness and Low Vision's National Consumer Feedback Network (NCFN). Note: all averages listed below were highest percentages under each category. Survey participants averaged forty-nine-years of age, had a bachelor's degree, men and women were equally represented, and about a third lived in cities of more than one hundred thousand people. Twenty-five percent of survey participants traveled to work via public transportation, forty-three percent disclosed to have no usable vision. Eighty-two percent of all participants reported to have had difficulty moving within the job market due to employer attitudes toward visual impairment. The below examples of the barriers to employment were taken directly from this article.

“It was hard to convince potential employers that I wouldn't be a safety hazard in the lab, even though I have never had a lab accident.”

“Being unable to drive for my job search was my biggest barrier to employment.”

“I think one of the problems is commuting. If I don't know anyone in the band, I won't be able to join because of hauling my equipment from job to job.”

“My biggest barrier to employment was filling out an application.”

“My biggest barrier to employment was processing an enormous amount of printed material.”

Crudden, McBroom, (1999, p4).

People with disabilities often discover that they are their own best advocates. They must understand their own rights and abilities, and understand they must find resources to “get the job done.” Results of this survey showed this to be true.

Authors, Crudden and McBroom (1999), of this article reported that personal support systems assisted them to find jobs in seventy-seven percent of the cases. Other resources listed included state rehabilitation agencies, newspapers, and relatives. Only thirty-nine percent of the survey respondents gave credit to state rehabilitation agencies for giving any assistance in securing their employment, while thirty-eight percent said these agencies improved their ability to perform their job duties.

When asked why they were successful in overcoming their barriers to employment, Crudden and McBroom (1999) reported that the three most popular answers were personal motivation, a strong work ethic, along with persistence. Specific answers listed below were taken directly from the article.

“You must be flexible and not complain too much.”

“From as far back as I can remember, I have never had any doubt of my ability to make a valuable contribution to the world.”

“I have an old-fashioned work ethic.” Crudden, McBroom, (1999, p.6)

Getting away and getting by. This article reported on survey results given by forty-six respondents who disclosed their experiences of working out of the home. Choosing to work in this non-traditional manner, all forty-six respondents had varying reasons for working at home, and many of them were surprised to find the reality of home-based employment different than their once received notions of escaping certain traditional workplace barriers.

Nancy Jurik (1998) wrote that employment statistics during the past two decades showed a heightened number of people leaving what is known as the traditional workplace, and choosing to fulfill their job duties from within their homes. Jurik credited this in part to a wish for having greater control over personal lives, along with a higher degree of flexibility for the rise in trends

of home-based employment. Critics of this trend warned against the social and economic pitfalls that were associated with this non-traditional mode of employment. Mentioned here is a trend of greater insecurity among those who worked at home, in addition to work related duties contributing to a lower standard of home-life.

According to this article, the one demographic group that worked at home as employees of a company were females who were recent immigrants. This however made up a minority of all who work at home. Jurik (1998) wrote that seventy-five percent who worked out of their homes were self-employed, white, considered to be middle class, and highly educated. This article presented two conflicting views of home-based employment. The first portrayed people who work out of their home as liberated, and those who were relieved from the constraints commonly found in the traditional workplace. This view of home-based employment offered advancement and greater satisfaction because they often set their own price structures, and set their own hours. Both men and women were characteristic of an entrepreneurial spirit, but women were attracted to home-based employment in large because of a wish to combine their professional lives with childcare duties. Greater than fifty percent of women-owned businesses were run out of their homes.

A second view of home-based employment saw workers who do business out of their home as people who had a limited number of conventional work opportunities. This may be a result of structures changing within the business world. Companies downsizing, and changing consumer demands, were calling for the face of the workplace to change. Technology was in part enabling persons to deliver goods and services on a smaller, more customized scale, thus making the way for persons to think less conventionally, and on a more creative paradigm in order to economically survive. This view of home-based employment sees independent employment as

one that is more susceptible than ever before to the pressures of global corporations that monopolize today's marketplace.

Improving access to competitive employment for persons with disabilities as a means of reducing Social Security expenditures. Wehman and West (1997) reported that the Social Security Administration, (SSA) continued to see an increased demand for the various programs and benefits offered by the SSA designed to assist persons with disabilities. From 1990 to 1995, the SSA saw expenses of these benefits rise sixty-eight percent, from \$31.1 billion to \$52.3 billion. The number of SSA beneficiaries has expanded to the credit of an increase in the number of people qualifying for SSA programs, as well as a lack of program participants returning to the competitive workforce. This article proposed that the SSA coordinate with existing disability programs to fund efforts promoting employment for persons with disabilities. Such funding activities would be an effort to reduce numbers of those who rely on the SSA for monthly benefits.

Paul Wehman and Michael West (1997) wrote that the SSA had historically understood that large numbers of persons with disabilities were unable to competitively participate in the workforce, aiding in the continued expanding programs of the SSA. This article brings to light that the view historically taken by the SSA does not take into consideration the advancements in career exploration activities and services such as job coaches, advancements in assistive technology, and attention that legislature has given to persons with disabilities such as the Americans with Disabilities Act, (ADA). The focus of Wehman and West was on sheltered work centers and work activity centers, where workers often paid less than minimum wage, depending on the level of their productivity. An interesting point made by this article was that workers are often taught social skills, rather than employment seeking and retainment skills. Briefly

mentioned in this review is the fact that techniques for career exploration are available today that were rarely, if ever used, ten to twenty years ago. One such technique is termed Supportive employment. This is one job development tool that is used with persons with severe disabilities, who might work in Sheltered Employment facilities. Supported Employment, which is characterized by a period of on-the-job training, as well as follow-up services in order to further assist employees to maintain a positive career direction. Research shows that people with severe disabilities, who require the services outlined above, vocationally prosper when provided with the necessary supports. Wehman and West (1997) cite more than one study showing that persons with severe disabilities being provided with Supported Employment services made nearly twice the wage than their peers who worked in sheltered employment facilities. In addition to the higher wages, many of those receiving Supported Employment services were able to work more hours, all of which resulted in a reduction of dependence on SSA programs.

In spite of the positive numbers delineated by the studies discussed in their article, Wehman and West (1997) wrote that segregated employment services such as Sheltered Employment continued to be the primary mode of employment for persons with severe disabilities. They showed that many states across the country use their federal funds ear-marked for disability services in various ways, and did not recognize the positive benefits of Supported Employment services. For example, less than sixteen percent of state service providers had decreased their Segregated Employment services such as Sheltered Employment facilities in 1993.

Medicaid is the largest provider of medical services for persons with disabilities, including those who receive Social Security Disability Income. (SSDI) This article reported that only eleven percent of SSDI recipients return to substantial gainful activity, (SGA) and stopped

drawing SSDI benefits. One of the many reasons for such a low percentage equates to the medical assistance that is associated with the SSDI benefit. In view of this fact, it was seen as a disincentive by those receiving SSDI to return to work, and relinquish the medical benefit. Many people who have severe disabilities heavily relied on their medical benefits, and therefore had even less of a desire to pursue competitive employment. Because many of these people worked in facilities that only offered Sheltered Employment opportunities, a majority of them could not make enough money to stop receiving SSDI. Wehman and West (1997) wrote that a logical rationale to aid in curbing federal dollars spent on costs relating to SSDI and other programs funded by the Social Security Administration was to increase funding for job placement techniques that indicated success in not only providing persons with significant disabilities integrated employment opportunities, but also to reduce dependence on programs administered by the Social Security Administration. Wehman and West (1997) go so far as to propose strategies to accomplish this goal.

First was the elimination of any option for persons receiving services from the state vocational service providers to enter into segregated employment. A second strategy was to place spending limits on already existing segregated employment programs. A third strategy that would move the nation toward aiding to reduce weight placed on Social Security Administration funds was to offer financial incentives to service providers to increase supported employment opportunities. A fourth strategy called for better coordination of federal and state funds. Previously highlighted in this article was a poor coordination of such funds throughout the country's service providers. Wehman and West (1997) called for a consistent effort from all the nation's policy-makers and service providers. Only through such geographical consistency can Supported Employment programs flourish and be successful. A fifth strategy called for all

federally funded service providers to set a five-year goal where they would target at least fifty percent of their clients with significant disabilities, and provide these people with the supports needed to obtain non-segregated employment. A sixth strategy called for the introduction of a reserve that is comprised of federal funds, as well as training and technical assistance staff. This reserve would serve to assist agencies in training new service providers, and identify populations that were currently being underserved. A seventh strategy would be to institute Rehabilitation Act amendments. One such amendment would eliminate the current option of successful case closure in instances where clients were participating in Sheltered Employment situations. Reasoning behind such an amendment would be to encourage rehabilitation counselors to endorse Supported Employment for these same clients. Another proposed amendment was to redirect funds that were being allocated to states in order to support their Sheltered Employment projects. The amendment would propose to focus funds ear-marked for such activities, and re-focus them in areas that would strengthen Supported Employment programs.

Job placement of blind and visually impaired people with additional disabilities. The purpose of this article was to examine the many facets of employment for persons with disabilities. Some of the issues relating to such employment ranged from the psychological benefits of being employed, to the funding of persons with disabilities to become employed. Malakpa (1994) reports a number of factors why persons with disabilities fall behind the rest of the population in the employment arena. These factors include the onset and severity of disability, and the role that supporting services such as, friends, family, and government programs, played in their lives. This article suggested that perhaps a more beneficial outcome of employment for persons with disabilities than a financial one, was the immeasurable effects

employment can lend to a person's well-being, self-confidence, and self-worth. Malakpa (1994) summarized that Section 504 of the Vocational Rehabilitation Act of 1973 (PL 93-112) called for the training, recruitment, and the like, of people with disabilities so as to competitively join the workforce. The author's main purpose of this article was to report the results of a study as it related to the reasons why persons with disabilities continued, in spite of the supports that have been mandated by congress, to face severe under-employment in the workforce. This study discussed the degree of unemployment, underemployment, job training, and job placement of people with severe disabilities. The study also seeks possible solutions as seen by the study respondents.

Malakpa(1994) reported that the study consisted of questionnaires that were mailed to seventy randomly selected organizations supporting services involved with the placement of persons with disabilities in employment. Questions sought information such as the number of people with disabilities placed, what issues if any presented themselves as a result of that placement, and asked the respondents to disclose what techniques were used to resolve those issues. Forty-five percent of the questionnaires were returned. Of those that were included in the response group, two thousand and sixty-nine visually impaired persons with additional severe disabilities were served. According to the questionnaire, more than ninety percent of all persons served lived in residential homes such as rehabilitation centers, group homes, and schools. One hundred six of them had full or part-time jobs, and two hundred and nineteen persons were currently training to be placed into employment.

Results of this study showed that approximately fifteen percent of all consumers being served by the facilities that chose to participate in the study were either employed, or in training

to become employed, with an additional fifteen percent waiting in the wings for their opportunity to begin training for employment.

The respondents listed things such as an inadequate amount of client training, a lack of transportation, and architectural barriers to name a few, as barriers to a higher degree of client employment. Respondents indicated these barriers, along with issues such as funding, personnel retention, instituting better technology, making available family counseling, and improving the social skills of clients in order to improve the services these facilities offer their clients.

As a follow-up to this study, the author uncovered a program called Project Advance, which capitalizes on industry research. This research strongly indicates that people with mental disabilities can be trained to work in competitive employment situations. Malakpa (1994) wrote that coordinators of Project Advance strongly advocated that training for such employment take place in an integrated work setting where interaction between coworkers and consumers. Coordinators said that just as important is that work roles and expectations come directly from employers, rather than the job coaches or teachers.

Outlined in this article were some of the concerns as addressed by the survey respondents. Where community-based training is advocated for by the respondents, administrators were most concerned by program accreditation and consumer eligibility because of their relevance as they pertained to program funding. In short, many organizations that provide services as mentioned in Malakpa's (1994) article, must have had a rehabilitation program approved by the Council for the Accreditation of Rehabilitation Facilities in place in order to secure the funding necessary to continue providing these services. Also necessary to attract the necessary federal funding consumer eligibility and work performance. For example, the Extended Sheltered Employment Program (ESEP), stated that persons placed in such an

employment program must meet or exceed a twenty-five percent rate of work, as compared to the average work rate of persons without a disability in a similar line of work.

Profiles of on-the-job accommodations. Rumrill, Schuyler and Longden (1997) discussed five case studies of employees who were blind, and the accommodations that were used to support their employment. These accommodations fell into four categories: worksite accessibility, performance of essential job functions, job mastery, and job satisfaction. The vehicle used to gather the survey information was the Work Experience Survey, (WES), an instrument that can be used to identify barriers that are crucial in maintaining and advancing employment for the case study subjects.

Rumrill, Schuyler and Longden (1997) stated that only forty percent of all persons who were visually impaired, and were clients of the vocational rehabilitation system, were successfully placed in competitive employment. The authors said this figure is compounded by the results of a national survey that said this population had a high degree of underemployment, with a weekly mean income of one hundred and thirty dollars. Rumrill, Schuyler and Longden (1997) pointed out that this information was outdated, and new data that addresses this issue is needed in order to reflect a current image of the issue. To take steps in improving outcomes of already placed employed persons with visual impairments, authors said that the employed persons themselves need to take an active roll in identifying barriers and appropriate accommodations that would help to alleviate such barriers. Third parties such as rehabilitation counselors and other disability specialists could assist in addressing these subjects, thus adding to efforts of reaching barrier elimination.

Participants in this survey were adults with visual impairments employed in Massachusetts, New Hampshire, and Vermont. The survey utilized telephone interviews to reach

each of the five participants, and the interviews were given by people who had received training in administering the WES.

Results of the survey showed that even when in the throws of competitive employment, a significant number of barriers existed that inhibit job performance, and advancement in careers. The most pronounced barriers to employment listed by survey participants in the accessibility section of the WES were transportation to and from the workplace, accessible signage, and mobility in and around the workplace.

Rumrill, Schuyler and Longden (1997) report that turning to the section of the WES that speaks specifically to performing the essential functions of the job, the most prevalent barriers included the pace of the work environment, reading written information, required travel, and the stress that the just mentioned barriers produced. Also mentioned in this section were company policies such as sick leave and inflexible work schedules.

Rumrill, Schuyler and Longden (1997) report the section relating to job mastery reported few issues other than what could be considered the same concerns most employees share.

"considering what I will do in the future," "having a plan for where I want to be in my job in the future," "planning the next career step," and "understanding what I have to do to get promoted."

Rumrill, Schuyler and Longden (1997, p.6)

In the final section of the WES, job satisfaction, the five survey participants reflected a moderate to high degree of satisfaction. This was in spite of a certain degree of the respondents sharing that they felt they were paid less than their co-workers who do not have a disability. This would mirror other national studies, however as stated above, the people who participated in this survey did have a certain degree of job satisfaction (Rumrill, Schuyler and Longden, 1997).

Briefly mentioned above was the subject of persons with disabilities who were employed should take a more active roll in identifying further accommodations that would alleviate employment barriers. Survey respondents unanimously stated that more assistive technology needed to be utilized, letting them do their jobs more efficiently.

Protecting the boundary. The purpose of this article was to give feedback via a study, on how and why women telecommuted, and how the traditional definition of work has changed. Mirchandani (1998) referred to the traditional theory that said those who participate in the workplace were historically masculine in nature. Competing feminist theorists said that definition has changed due to the number of women who make up an increasing share of the workplace. This theory believed that the definition of work should be expanded to include those duties that women take responsibility for, but do not get credit for.

Mirchandani (1998) took information from a survey of thirty women, who attended to their daily work duties from their homes. Mirchandani wrote that most often, companies that permitted workers to telecommute, did so with those employees who are highly organized and motivated. Participants of the study in *Protecting The Boundaries* could be categorized as such. Mirchandani says feminist theorists saw the broadening of “Work” in two arenas... Family Work, and Emotion Work on the Job.

Family work. (Mirchandani, 1998) Under this concept, theorists study how activities that take place in the home, or living environment, have become increasingly more important to society as a whole. Theorists explain that work that has traditionally been done at home, is a true model for what we now see as models that exist in the workplace. That is to say, preparation of meals, adhering to the needs of individuals, assisting to develop those individuals, while keeping

a focus, or goal in mind, that will keep the family unit strength together. In short, this explains multi-tasking as we know it today.

Emotion work on the job. (Mirchandani, 1998) Theorists who apply Emotion Work on the Job in order to bring an understanding that the work women have traditionally attended to in the home environment, focus on the emotion women have traditionally put into their work. For example, according to the British tourist industry in 1995, women have been encouraged to insert their emotion into certain occupations as an extension of what have been traditionally domestic responsibilities. Certain theorists note that these types of emotional efforts that are put into workplace duties have largely gone unrecognized, and therefore are under-appreciated as Work.

To summarize, the multi-levels of the domestic duties carried out by women have historically not been viewed as Work, and therefore most duties carried out by women were not seen as equally valued to the duties that men carry out. The effects are two-fold. First, the attitude of under-appreciating women was carried over into what was known as the traditional workplace. Second, when women work out of their homes, it was viewed as women taking their place behind men, who had historically taken the workplace as their domain. In addition, since women had traditionally taken up the roll of the caretaker, they can resume those responsibilities since their job duties kept them in the domestic environment (Mirchandani, 1998).

As stated above, this article gathered its information by conducting a survey, which was a series of interviews with women living in three Canadian cities. Only women who were salaried employees were interviewed, and who also held jobs that would traditionally be located in an office setting. Such work included sales, computer programming, auditors, researchers, and project managers, with an average income of fifty thousand Canadian dollars per year. The interview consisted of five sections: Work History, Nature of Work, Strengths and Weaknesses

of Tele-working, division of household Responsibility, and Plans for the Future (Mirchandani, 1998).

Feedback on Tele-working was split between the perceived advantages and disadvantages this alternative to the traditional workplace gave them. A certain number of survey participants believed tele-working provided them with a vehicle of structure they could better arrange their domestic duties around. For example, some survey participants constructively took short breaks throughout their days to change the laundry, or worked in a flower garden. They viewed these activities in two ways. One, it was no different than the time they would take away from the duties when in the office. They may spend a certain amount of time between coffee breaks and talking with co-workers. Second, these participants said it is a break from their job duties, and at the same time, they're attending to domestic duties that would have to get done during other parts of the day, thus making more time for their families. In other words, each activity was seen as a break from the other, serving to reenergize their efforts in both duties.

Other survey participants viewed tele-working as an intrusion into their personal lives. Telephones and fax machines ringing during non-business hours, co-workers wanting to discuss issues during the middle of dinner, and a perceived inability to get away from their workplace, all disturbed what they wanted to keep as their sanctuary from the pressures of work-related duties (Mirchandani, 1998).

All survey participants understood the need to separate the Work Duties, and the Domestic Duties, in order to productively carry on the two opposing segments of their lives. Most participants agreed that many of their friends and family in part perceived them to not be working hard because the participants spent much of their days in an environment most commonly understood as one that is associated with recreation and relaxation.

Rehabilitation counselor placement-related attributes in the present economy. A Project With Industry, written by Fraser (1999). This article focused on discussions held with personnel in the Projects With Industry, (PWI) program, looking at labor market changes, and how rehabilitation counselors could continue to affectively coordinate their efforts with PWI. Since PWI was instituted by the Rehabilitation Services Administration, (RSA) it has been regarded as one of the most effective programs designed to provide job placement services for persons with disabilities. PWI has four main focuses that made the program a successful one: Placement, business involvement and support, cost-effectiveness, and high accountability. PWI staff is trained in job placement, as opposed to many state rehabilitation agents, who often spent less than 10 percent of their time in actual job placement activities. Before a person could be placed, PWI personnel assessed, and trained people with disabilities on work adjustment skills, in addition to on-the-job skill training. One of the reasons for the success of PWI may be a requirement that all PWI sites have an active Business Advisory Counsel, (BAC) which serves to assist in partnering the community's business community together with the PWI site. According to Fraser (1999), PWI sites used a multitude of techniques and outreach efforts to help place the clients they served. For example, sending out mass mailings to reach out to the community in an effort to seek out possible interview opportunities, placing advertisements in newspapers, and working closely with area civic groups to stay current with the community's employers. In monitoring changes within the labor market, PWI programs were of the understanding that they need to equip the people they serve to meet these changes. Such changes include having multiple skill sets in order to meet demands that more people have the ability to multi-task on the job, and technology growth in areas such as computers, Fraser (1999).

Prevalence and characteristics of nascent entrepreneurs. The purpose of this article by Delmar (2000) was to examine randomly sampled, newly created businesses. Its focus was two-fold. First, the author made an effort to take into account the frequency of Swedish entrepreneurs as compared to entrepreneurship in both Norway and in the United States. The second focus of this article was to take a close look at the characteristics of those who embarked into entrepreneurship.

Statistics were gathered by a random sample of identified entrepreneurs, out of a total of thirty thousand four hundred and twenty such persons. Through such sampling, it was found that approximately two percent of the Swedish population was moving ahead with their plans of entrepreneurship, Delmar (2000).

This article recognized that a number of past publications reported on specific factions of society that have shown a higher propensity to enter into Entrepreneurship. These factors were parental occupations, gender, ethnicity, and education. The author of this article stated that males who had parents who were successful at self-employment, have a higher propensity for entrepreneurship than females with the same successful parents. He showed that in Sweden, approximately sixty-six percent of the self-employed population was made up of males, as compared to thirty-three percent of females. Delmar (2000) reports that this disparity was largely due to the fact that Swedish women carry a majority of the family-related responsibilities. Delmar wrote that persons who are Indian, Pakistani and Bangladeshi, were the ethnicity groups that dominated entrepreneurship in the United Kingdom, as compared to persons of Jewish and Asian descent in the United States. Reasons why these particular ethnic groups are more apt to enter into self-employment seemed to be related to the fact that these same groups of people

were able to tap into resources such as financial and educational supports than were people that make up other ethnic populations.

Third, a person's employment history was a factor that often determined whether or not he or she entered into entrepreneurship. In 1996, approximately twenty-three percent of Swedish citizens who started a business, did so because of unemployment. About thirty-three percent of new businesses started in Sweden during the same time frame were headed by people who had started a business in the past. Over all, approximately one out of every four adults living in Sweden claimed to have some sort of experience relating to running a small business. This compares to one out of every three adults living in the United States reporting the same experience. Differences between the two countries in this aspect relied heavily on the construct of national tax laws, regulations dealing with wage-setting, national pension systems, just to name a few, Delmar (2000).

Chapter III: Methodology

Introduction

This chapter described the population of the study and how they were selected for inclusion. In addition, the instrument used to collect information was discussed as to the content, validity, and reliability. Data collection and analysis procedures were presented. The chapter concluded with some of the methodological limitations.

Subjects

At the time of this study, the Wisconsin Department of rehabilitation, (DVR) had offices in approximately fifty locations throughout the state. A program called Home-Based Enterprise, (HBE) was facilitated by fifteen of those offices. The Home-Based Enterprise specialists assisted people who participate in the HBE program to develop their work skills, which resulted in employment out of their own home. HBE employed specialists to train their clients to produce and market their goods and services.

Persons who participated in this survey included adult clients of the Home-Based Enterprise program throughout the state of Wisconsin. Subjects who were surveyed received DVR services between June of 1995 and June of 2000. The surveyed population received the survey from their HBE counselors.

According to the Wisconsin Department of Health and Family Services (2000), the state had a population of 5,255,180 at the time of this study. (n. p) Wisconsin is adjacent to Illinois and Iowa, which lay to the south, Minnesota to the west, and Lakes Michigan and Superior, to the east and the north respectively.

Instrumentation

This research instrument was created only for the purpose of this study. Validity and reliability measures had not been determined prior to this study. See Appendix A for the cover letter that accompanied the instrument. See Appendix B for the complete survey. The purpose of the instrument was to learn demographic information of the participants of Wisconsin's Home-Based Enterprise program. In addition, the research attempted to identify reasons why people with disabilities chose to work out of their home instead of the traditional work setting. The survey results also show the various types of assistive technology that persons who work out of their homes used. The various types of work that was being done, levels of success, and the satisfaction of people who participated in the state's Home-Based Enterprise program were analyzed. Finally, survey participants were asked to disclose to what level if any did their work affect their SSA benefits.

The response format of the survey ranges from a Likert Scale, a checklist, to replies in the form of personal anecdotes.

Procedures

The fifteen Home-Based Enterprise specialists were contacted. In order to maintain anonymity and confidentiality, the surveys were sent to the fifteen HBE Specialists who then sent one survey to each of their clients. Accompanying each survey was a cover letter introducing myself, a list of information explaining what the survey was used for, and the date their answers were due. See Appendix A for the cover letter accompanying the instrument. See Appendix B for the complete survey. Included with the survey was also a self-addressed envelope so the completed surveys could be returned to the researcher at no cost to the surveyed population.

Two weeks after the original survey was sent to the HBE clients, the researcher distributed a follow-up letter to the HBE specialists in order to remind their clients to complete and return the surveys.

Limitations

This study has content validity, which is supported by the researched literature. Degrees of external validity may vary due to the extent that other people and other places may not be similar. A low rate of response will have a negative correlation indicating a high sample error.

Data Analysis

Two hundred surveys were mailed to fifteen Wisconsin Division of Vocational Rehabilitation offices on July first. By July 20th no further responses were accepted. There were eighty responses that were deemed usable at that time for a response rate of forty percent. The purpose of the survey was to learn how many men compared to women were involved with home-based employment in Wisconsin, what benefits do men say compared to women lead them to their choice of working out of the home, and finally to learn any differing opinions between genders concerning any personal undertakings.

The nominal scale measured each of these relationships. Demographic items in the questionnaire were measured with multiple-choice questions. Likert type five point scales of agreement measured individual benefits associated with working out of the home. Likert type five point scales of agreement also measured other factors that influenced the personal lives of clients that participated in Wisconsin's Home-based Enterprise program. (SSA benefits for example.)

Multiple-choice items represent the nominal scale of measurement, and each multiple choice item result will be presented in terms of how many, and what percent made each choice.

Each of the three relationships studied were scored using a nominal scale of measurement where the mean was reported. The inferential statistic used for this particular relationship is a T/Test.

Chapter IV: Results

Introduction

Chapter 4 will describe responses to the survey. There were ninety-one respondents, with eight of them disqualified and deemed unusable leaving 83 reportable responses.

Results

Question number one was stated as, "I chose home based employment because it allows me to be flexible." The responses were as follows: Eight people, 8.8%, chose not to answer. One person, 1.1% responded 1, strongly disagree. One person, 1.1% responded 2, disagree. Seven, 7.7% responded 3, not sure. Six people, 6.6%, responded 4, agree. Sixty people, 65.9%, responded 5, strongly agree the mean was 4.19 and the standard deviation was 1.58.

Question number two asked, "I chose home-based employment because transportation was not available." Fifteen people, 16.5%, chose not to respond. Thirty-six people, 39.6%, responded 1, strongly disagree. Four people, 4.4%, responded 2, disagree. Ten people, 11.00%, responded 3, not sure. Three people, 3.3%, responded 4, agree. Fifteen people, 16.5%, responded 5, strongly agree, the mean was 1.94 and the standard deviation was 1.76.

Question number three stated, "I chose home-based employment because it increases my independence." Ten people, 11.0%, chose not to respond. Five people, 5.5%, responded 1, strongly disagree. Two people, 2.2%, responded 2, disagree. Twelve people, 13.2%, responded 3, not sure. Eleven people, 12.1%, responded 4, agree. Forty-three people, 47.3%, responded 5, strongly agree the mean was 3.66 and the standard deviation was 1.78.

Question number four stated, "The types of assistive technology that I use include." Thirty-four, 37.4%, reported they use a desktop computer. Five, 5.5%, of the respondents said they use a laptop computer. Six, 6.6%, of those who responded report using standard software

programs. Six, 6.6%, of the respondents reported using specialized voice input software. Four, 4.4% of the respondents reported using voice output software. Six, 6.6%, of the respondents reported using screen magnification software. One, 1.1%, of the respondents reported using a Telecommunications Device for the Deaf. (TDD) Twenty-two, 24.2%, of those who responded reported using a fax machine. One, 1.1%, of the people who responded said they use a Closed Circuit Television. (CCTV) Fourteen, 14.4%, of the respondents reported using a modified desk. Five, 5.5% of the people who responded said they used Optical Character Recognition.

The first part of question number five said, "My Social Security benefits would be unaffected." Twenty, 22.0%, chose not to respond to this question. Sixteen, 17.6%, of the respondents said one, strongly disagree. Four, 4.4%, responded 2, disagree. Eight, 8.8%, responded 3, not sure. Six, 6.6%, responded agree. Twenty-nine, 31.9%, responded 5, strongly agree the mean was 2.61 and the standard deviation was 2.09.

The second part of question number five stated, "My Social Security benefits would be reduced." Twenty-seven, 29.7%, chose not to respond. Twenty-seven, 29.7%, answered 1, strongly disagree. Two, 6%, chose 2, disagree. Three, 3.3%, of those surveyed answered 3, not sure. Five, 5.5%, answered 4, agree. Nine, 9.9%, chose 5, strongly agree the mean was 1.58 and the standard deviation was 1.68.

The third part of question number five states, "My Social Security benefits would be eliminated." Twenty-nine, 31.9%, chose not to respond to this question. Twenty-nine, 31.9%, answered 1, strongly disagree. Two, 2.2%, replied 2, disagree. Ten, 11.00%, answered 3, not sure. Two, 2.2%, chose 4, agree. Eleven, 12.1%, answered 5, strongly agree the mean was 1.52 and the standard deviation was 1.72.

Question number six refers to medical benefits. The first part of this questions states, “I could continue to work at home if benefits were reduced.” Twelve, 13.2%, chose not to reply to this question. Thirty-five, 38.5%, chose 1, strongly disagree. Two, 2.2%, selected 2, disagree. Ten, 11.0%, signified they were unsure by selecting 3. Six, 6.6% answered 4, agree. Eighteen, 19.8%, chose 5, strongly agree the mean was 2.20 and the standard deviation was 1.83.

The second part of this question states, “I could continue to work at home if benefits were eliminated” Thirteen, 14.3% chose not to respond to this question, and selected 0. Forty-six, 50.5%, chose 1, strongly disagree. Three, 3.3%, selected 2, and signified they disagree. Seven, 7.7%, chose 3, communicating they are not sure. Three, 3.3%, of those who participated in the survey chose 4, agree. Eleven, 12.1%, chose 5, signifying they strongly agree the mean was 1.69 and the standard deviation was 1.59.

Question number seven states, “What technology might help improve your employment efforts?” Many of the anecdotal responses follow

- A computer in order to learn how to market on-line.
- Morse code input keyboard.
- Digital camera to take pictures of products to put on web pages.
- Computer with Internet access, printer, and digital camera.
- Updated software.
- Fax machine or scanner.
- Color copier. Compatible computer and instruction would be helpful.
- A chair with more support.
- Satellite Internet.
- Lap top computer

Question number eight states, "The type of work I perform is the following:"

Real estate appraisals.

Sewing craft items.

Folk artistry-painted mailboxes, homespun Christmas crafts using natural finds, screen crafting, and painted furniture.

Woodworking.

Financial consulting.

Hand painting, crafts and floral arrangement.

Make handcrafted knives custom knives, along with a sharpening service.

Floral-art.

Creator of greeting card.

Design, publish, and maintain websites.

Photo preservation.

Writer/author.

Candle making.

Sewing and assembly.

Woodworking.

Customer Service representative.

Auto parts supplier.

Interior painter.

I use a computerized sewing embroidery machine to make a variety of sellable items.

Woodworking/Cabinetmaking.

Raise and show champion dogs.

Air conditioning and refrigeration.

Produce specialized candles for galleries, craft stores, gift stores and craft shows.

Data entry/typing, scanning, desktop publishing.

Seed sales.

Camp reservations/small bait shop.

Customer service.

Medical billing and reports to medical insurance processing.

Owner of a bookstore.

Making furniture.

Cabinetry and general woodworking

Design business cards and letterhead.

Computer billing.

Marketing consulting. Gathering information resources for WZ.com

Fine jewelry making (beading)

Question number nine states, "Generally I am satisfied with the work I perform."

Two, 2.2% chose not to reply to this question, and chose 0. Three, 3.3%, of those who responded chose 1, strongly disagree. Three, 3.3%, of those who answered chose 2, disagree. Fourteen, 15.4%, answered 3, not sure. Twenty-six, 28.6%, answered 4, agree. Thirty-five, 38.5%, of those who answered chose 5, strongly agree the mean was 3.98 and the standard deviation was 1.21.

Question number ten states, "I define successful work as."

Earning more than enough to make a living.

Efforts that bring profits for my clients.

Being happy with what I do, making jewelry that my customers love to wear, building relationships with them and being able to put food on my family's table.

Making a quality product that sells.

Completing a project the best I can.

Gainful.

Economically satisfying, personally interesting and challenging plus sustainability!

Successful work would change quality of life.

Satisfying customers.

When I have given my best efforts and it feels right.

Completing jobs on time and to satisfaction of customers.

Unlimited income potential.

Happily looking forward to creating a finished product with an end purchaser that is satisfied.

Earn some/any money.

Using my creativity to produce a quality product, and of course be able to make it profitable.

Job well done.

Enjoying your job; making money doing it.

Anything that produces income.

Staying within income limits to remain on benefits.

Every day that I can work due to disability.

The opportunity to use one's skills and knowledge to the maximum extent possible.

Doing my best and satisfying my customers.

Doing the job to the best of your ability.

Making enough money to supply my needs and accomplish my goals.

Question number eleven states, “My average monthly income from employment activities is.” Five, 5.5% chose not to answer this question, and selected 0. fifty-three, 58.2% of those surveyed answered 1, \$0 to \$99. Fourteen, 15.4% answered 2, \$100 to \$299. Three, 3.3%, of those surveyed selected 3, \$300 to \$499. One, 1.1% selected 4, \$500 to \$699. Three, 3.3%, selected 5, \$700 to \$899. Four, 4.4%, answered 6, \$900 and above.

Answers to question number twelve indicates the frequency of each gender that responded to this survey, 4 persons did not respond, 28 persons were male and 51 were female.

Question number thirteen indicates the age groups that answered this survey.

Three, 3.3% of those surveyed chose not to respond, and selected 0.

One, 1.1% selected 2, ages 20 to 24;

Four, 4.4% chose 3, ages 25 to 30;

Five, 5.5% chose 4, ages 30 to 35;

Fourteen, 15.4% answered 5, ages 36 to 40;

Twelve, 13.2% chose 6, ages 41 to 45;

Sixteen, 17.6 selected 7, ages 46 to 50;

Sixteen, 17.6% chose 8, ages 51 to 55;

Eight, 8.8% chose 9, ages 56 to 60;

Three, 3.3% chose 10, ages 61 to 65;

One, 1.1% selected 11, ages 66 and above.

Question number fourteen indicates the breakdown of the different ethnicity groups that participated in this survey.

Two, 2.2% chose not to answer this question, and selected 0;

Two, 2.2% selected 1, African American;

Seventy, 76.9% chose 3, Caucasian;

Two, 2.2% answered 4, Hispanic;

Seven, 7.7% chose 5, Native American.

Chapter V: Discussion

Introduction

The purpose of the preceding document was to focus on Wisconsin's Home-based Enterprise program. With nearly fifty percent of its participants falling within the age range of forty-one to sixty, questions surrounding this program concerned the various employment opportunities provided to those who participated, the tools they used to participate, and how their differing levels of employment affected other associated segments of their lives such as Social Security benefits and their private life activities.

Discussion of Results

To gain answers to these questions, clients of Wisconsin's Home-based Enterprise program were surveyed, as illustrated in Appendix B. As evidenced by paragraphs in Chapter IV of this paper, Wisconsin's Home-based Enterprise program offers participants opportunities for employment that are not available to them in the traditional work environment. This research shows that without these opportunities, program participants may not otherwise be able to take part in a level of productivity only offered by employment. For example, the research shows that Wisconsin's Home-based Enterprise program has a participation rate of females to males by approximately a two to one ratio. This trend is supported as discussed in articles used in this paper titled *Getting away and getting by*, and *Protecting the boundary*. Both these articles describe a percentage of women choose to work out of their home due to an increased level of independence, which allows them to more creatively balance their private lives with the duties of their professional lives.

Two alarming issues exposed by the research concern Social Security benefits. The first is a matter of education. For example, the survey used to support this paper asks questions such

as “My Social Security benefits would be unaffected.”, “My Social Security benefits would be reduced.”, “My Social Security benefits would be eliminated.”, “I could continue to work at home if benefits were eliminated” As each of these questions were answered, a certain percentage of the respondents were unclear of the effects their employment may have on their SSA benefits. This raises an issue that is currently being addressed, but as always in the issue of education, it is never enough. Efforts must continue to reach out to those who receive benefits from the Social Security Administration so those beneficiaries can make educated decisions about their lives.

The second issue that is reflected by survey results published in this paper concern medical benefits. Those who are recipients of SSI and SSDI benefits, receive medical services in addition to the financial benefit associated with these two programs. According to the survey results found in Chapter 4, forty percent of the respondents state they could not continue with their current employment if the SSA’s medical benefit was eliminated, with only twelve percent of the respondents stating that they could continue with their current employment status if those same benefits were eliminated. These statistics show that a relatively small number of participants in the Wisconsin Home-based Employment program were financially successful to the extent that would allow them to support their medical needs.

With that said, the survey results in chapter four of this paper clearly show that Wisconsin’s Home-based Enterprise program offers people an alternative to employment normally available only in the traditional workplace. Because of these alternative employment situations, participants of this program more easily overcome certain barriers to employment as stated in the article titled Barriers to Employment: A Survey of Employed Persons Who Are Visually Impaired. This article lists transportation as the most common barrier to employment.

By working out of the home, the transportation barrier is successfully addressed, and in a state that has an overall poor transportation system.

Recommendations

Future studies of this program should be compared to similar programs conducted in other states. Along with the reporting of numbers of successful employment goals being reached, studies should show how those same goals are being reached. This includes not only the types of employment, but what, if any, assistive technologies are being used to reach these goals. For example, the survey results shown in Chapter 4 of this paper reflect that people would like technology to be used in more innovative ways so as to meet employment goals. Because of the rapid advancements being made in technology-related fields, new innovations show increasing potential on a frequent basis. A study conducted on new technologies, innovative ways the various states are reaching the successful employment goals of individuals, and the affects as they relate to the Social Security Administration program such as SSI and SSDI, will provide rehabilitation organization administrators with additional information as the path leading toward improving the nation's unemployment as it relates to persons with disabilities.

Conclusion

In conclusion, researching Wisconsin's Home-based Enterprise Program formed what could be a valuable tool in any future examination for studies of those with disabilities who elect to work out of the home. If the results found in this paper are compared to any future studies, of not only those who work from home in the state of Wisconsin, but those who take part in the same type of employment throughout the United States, perhaps a trend can be more clearly seen that would assist our country's administrators to shape efforts designed to decrease the numbers of persons with disabilities who are unemployed. Any such efforts can only be executed by

furthering the education of those who not only implement the programs, but those who design the programs. For years, the percentage of persons with disabilities that are unemployed has been within a range of seventy percent. Meanwhile, the country's population continues to grow. This means the number of persons with disabilities continues to increase. In translation, if programs better designed to employ persons with disabilities one day exists, the nation' will be able to take advantage of that ever-growing pool of talented individuals who's only hope is to lead a full and productive life.

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Wisconsin Department of Health and Family Services

<http://www.dhfs.state.wi.us/population/98demog/wisconsin.htm>

Appendix A

Dear clients of the Home-based Enterprise program:

My name is Don Olson. I am a student at the University of Wisconsin-Stout studying Vocational Rehabilitation. I am distributing a survey to all clients of Wisconsin's Home-based Enterprise program. By sending out this survey, I plan to get an understanding of what types of work is being done by those in the Home-base Enterprise program, what types of assistive technology are being used, and some of the reasons people choose home-based employment. I would greatly appreciate your help by filling out the enclosed survey. By using the enclosed self-addressed envelope, your confidentiality and anonymity will be preserved. Please return your survey by August 18 2000. The results of this survey will be calculated and printed in my thesis in December of 2000.

I thank you for your help, and look forward to receiving your survey answers by Friday August 18 2000.

Sincerely,

Don Olson

Graduate Student at the University of Wisconsin-Stout

Appendix B

(signature not required)

I understand that by returning this questionnaire, I am giving my informed consent as a participating volunteer in this study. I understand the basic nature of the study and agree that any potential risks are exceedingly small.

I also understand the potential benefits that might be realized from the successful completion of this study. I am aware that the information is being sought in a specific manner so that no identifiers are needed and so that confidentiality is guaranteed. I realize that I have the right to refuse to participate and that my right to withdraw from participation at any time during the study will be respected with no coercion or prejudice.

NOTE: Questions or concerns about participation in the research or subsequent complaints should be addressed first to the researcher or research advisor and second to Dr. Ted Knous, Chair, UW-Stout Institutional Review Board for the Protection of Human Subjects in Research, 11 HH, UW-Stout, Menomonie, WI, 54751, phone (715) 232-1126.

Where appropriate, please write your responses in the space allowed. If needed, please print or word process your answers on a separate sheet of paper and return it with your completed survey using the self-addressed envelope.

Please choose the number that best describes your answer. Choosing 1 signifies you strongly disagree, and choosing 5 indicates you strongly agree.

I chose home-based employment because it allows me to be flexible 1 2 3 4 5

I chose home-based employment because transportation was not available 1 2 3 4 5

I chose home-based employment because it increases my independence 1 2 3 4 5

Other: _____

Please choose the number that best describes your answer. Choosing 1 signifies you strongly disagree, and choosing 5 indicates you strongly agree.

The types of assistive technology that I use include:

Desktop Computer 1 2 3 4 5

Lap top computer 1 2 3 4 5

Standard software programs 1 2 3 4 5

Specialized software programs for voice input 1 2 3 4 5

Specialized software programs for voice output 1 2 3 4 5

Screen magnification 1 2 3 4 5

TTY/TDD 1 2 3 4 5

Standard hardware such as a FAX machine 1 2 3 4 5

Closed Circuit TV 1 2 3 4 5

Modified Desk such as height adjustable 1 2 3 4 5

Optical Character Recognition devices such as Kurzweil or Open Book, 1 2 3 4 5

Please choose the number that best describes your answer. Choosing 1 signifies you strongly disagree, and choosing 5 indicates you strongly agree.

My Social Security benefits would be unaffected 1 2 3 4 5

My Social Security benefits would be reduced 1 2 3 4 5

My Social Security benefits would be eliminated 1 2 3 4 5

I could continue to work at home if benefits were reduced 1 2 3 4 5

I could continue to work at home if benefits were eliminated 1 2 3 4 5

What technology might help improve your employment efforts?

The type of work I perform is the following:

Please choose the number that best describes your answer. Choosing 1 signifies you strongly disagree, and choosing 5 indicates you strongly agree.

Generally I am satisfied with the work I perform 1 2 3 4 5

I define successful work as the following:

Please put an X after the appropriate response.

My average monthly income from employment activities is:

\$0 to \$99 _____

\$100 to \$299 _____

\$300 to \$499 _____

\$500 to \$699 _____

\$700 to \$899 _____

\$900 and above _____

Please place an X after the appropriate response.

Demographic characteristics:

Male _____

Female _____

Age

16-19 _____

20-24 _____

25-30 _____

31-35 _____

36-40 _____

41-45 _____

46-50 _____

51-55 _____

56 – 60

61-65 _____

66 and above _____

Please place an X after the appropriate ethnicity.

African American___

Asian___

Caucasian___

Hispanic___

Native American___