Economic Wellbeing and Life Satisfaction Among Working and Non-Working Adults with Disabilities
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Background and Objective

- National surveys consistently show employment rates for working age people with disabilities to be far below rates for people without disabilities
  - 33% vs 76% in 2011 American Community Survey
- Working-age adults with disabilities in the US are more than twice as likely to live in poverty as those without disabilities
- Poverty rates are greater among non-working people with disabilities compared to those who work
- Poverty-associated stress compounds the challenges faced daily by people living with disability.
- We examined satisfaction with finances, worries about meeting monthly expenses and overall life satisfaction among working and non-working adults with disabilities in Massachusetts

Methods

- We conducted a follow-up survey of the 2010 MA Behavioral Risk Factors Surveillance System (BRFSS)
- The MA BRFSS Disability and Employment Follow-Up Survey gathered information on work participation, work-related barriers and multiple dimensions of economic wellbeing among people with disabilities
- Respondents included 882 working age adults with disabilities ages 18 to 64 years
- Data were weighted to represent working population living in MA during CY 2010.

Results

<table>
<thead>
<tr>
<th>Table 2: Differences between Working and Non-Working Adults with Disabilities on Measures of Economic Wellbeing and Life Satisfaction</th>
<th>Table 3: Results of Logistic Regression Analyses Examining Relationship of Employment Status to Economic Wellbeing and Life Satisfaction among Working Age Adults with Disabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfied with Personal Finances</td>
<td>Working</td>
</tr>
<tr>
<td>Yes</td>
<td>238</td>
</tr>
<tr>
<td>No</td>
<td>84</td>
</tr>
<tr>
<td>Worried about Living Expenses</td>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
<td>189</td>
</tr>
<tr>
<td>Overall Satisfied with Life</td>
<td>Yes</td>
</tr>
<tr>
<td>No</td>
<td>39</td>
</tr>
</tbody>
</table>

Findings and Conclusions

- Controlling for demographic variables, health, disability and insurance status, working respondents were significantly more likely to report satisfaction with finances and significantly less likely to report being worried about meeting living expenses than non-working respondents.
- Having private insurance was also significantly associated with satisfaction with finances; poorer health and ADL/IADL limitations were significantly associated with worrying about meeting expenses.
- Employment was not significantly related to life satisfaction.
- Employment contributes to enhanced economic well-being and decreased financial worries among people with disabilities.

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