

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 2: Differences between Working and Non-Working Adults with Disabilities on Measures of Economic Wellbeing and Life Satisfaction

	Working		Non-Working		P
	n	%	n	%	
Satisfied with Personal Finances					
Yes	238	75	262	44	<.0001
No	84	25	286	56	
Worried about Living Expenses					
Yes	112	30	350	68	<.0001
No	189	70	171	32	
Overall Satisfied with Life					
Yes	284	92	376	74	.0002
No	39	8	166	26	

Table 3: Results of Logistic Regression Analyses Examining Relationship of Employment Status to Economic Wellbeing and Life Satisfaction among Working-Age Adults with Disabilities

Characteristics		Satisfied with Personal Finances		Worried about Living Expenses		Overall Satisfied with Life	
		OR	95% CI	OR	95% CI	OR	95% CI
Working	Yes	1.99	1.07 – 3.72	0.37	0.20 – 0.68	1.77	0.60 – 5.18
Age (years)	18-34	1.0		1.0		1.0	
	35-44	2.09	0.74 – 5.93	0.62	0.22 – 1.77	1.72	0.44 – 6.76
	45-54	1.30	0.48 – 3.54	1.12	0.40 – 3.16	1.57	0.44 – 5.62
	55-64	1.65	0.60 – 4.51	0.50	0.18 – 1.38	1.60	0.41 – 6.14
Gender	Male	0.67	0.40 – 1.19	1.34	0.76 – 2.37	0.85	0.39 – 1.85
Race	White	1.75	0.84 – 3.65	0.71	0.32 – 1.58	1.70	0.80 – 4.85
Marital Status	Married	0.98	0.57 – 1.66	0.88	0.51 – 1.50	2.10	1.07 – 4.14
Education	Some College	1.40	0.81 – 2.44	0.82	0.46 – 1.48	1.01	0.48 – 2.16
Health	Excellent or good	1.76	0.98 – 3.15	0.43	0.23 – 0.82	3.29	1.39 – 7.79
ADL/IADL Limits	Yes	0.70	0.38 – 1.28	1.98	1.05 – 3.75	0.41	0.19 – 0.88
Insurance Type	Private	2.13	1.16 – 3.09	0.70	0.37 – 1.32	0.93	0.36 – 2.38

Study Participants

Table 1: Demographic Characteristics of Working and Non-Working Adults with Disabilities (n=882)

Characteristics		Working (n=328)		Non-working (n=554)		P (chi sq)
		n	%	n	%	
Age (mean, SD)	18-34 years	45.16	0.99	45.47	1.02	.50
	35-44 years	32	21	38	21	
	45-54 years	53	28	84	30	
	45-54 years	124	29	181	22	
	55-64 years	119	22	251	27	
Gender	Male	108	48	187	47	.81
	Female	220	52	367	53	
Race	White	289	86	426	72	.02
	Non-White	39	14	128	28	
Marital Status	Married	173	71	184	45	<.0001
	Other	155	29	370	55	
Education	High school or less	74	19	253	48	<.0001
	Some college or more	254	81	301	52	
Household Income	<\$34,999	78	16	341	68	<.0001
	\$35,000-\$74,999	89	27	84	20	
	>\$75,000	135	57	51	12	
Health	Excellent or good	251	82	248	48	<.0001
	Fair or poor	73	18	303	52	
ADL/IADL Limitations	Yes	59	16	290	46	<.0001
Insurance Type	Private	244	81	107	25	<.0001
	Public	78	19	434	75	

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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