

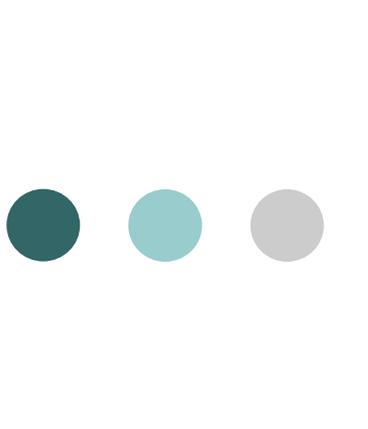
Current U.S. Labor Market Conditions and the Severe Underutilization of Persons with Disabilities

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September 2009

In collaboration with the DBTAC-New England ADA Center, a project of the Institute for Human Centered Design and funded by the National Institute on Disability and Rehabilitation Research, Grant # H133060092

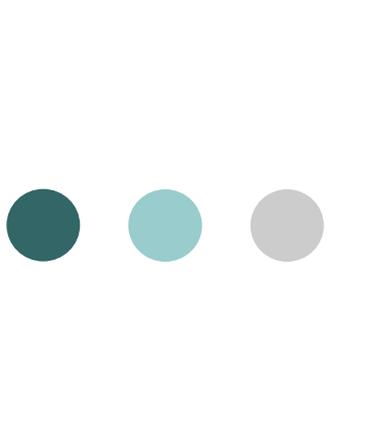




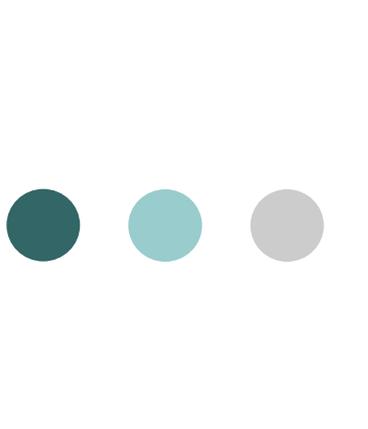
Deflationary Cycle

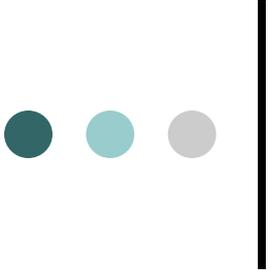
- Decline in value of assets leads to
- Increased desire and intensity of savings—depress demand growth
- Increased savings rate (now over 5%)
- Decreased consumption (retail sales contracted by 28 % apr in 4th qtr 2008)
- Corporate profits fall sharply—huge banking sector losses-rise of zombie banks
- Continuing reductions in consumption make expanding profits next to impossible

...GDP Falls

- 
- Declines in C+I results in GDP declines
 - Profit declines result in cut-backs in production
 - Lay-offs rise sharply, job vacancies fall sharply
 - Accelerating rate of job losses
 - Rising unemployment
 - Sharp reductions in hours of work per week, increase in part-time work for economic reasons

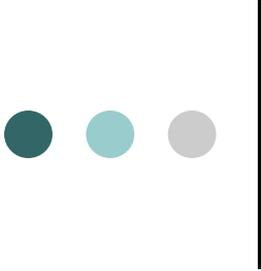
...Decline Accelerates

- 
- Employment losses lead to real income declines
 - Households make effort to raise savings rate
 - Expectations of future prices of asset values fall—decrease purchases of assets—further reduces their price
 - Values of housing declines
 - Value of equities declines
 - These paper declines feed back into a new round of cutbacks in the real economy- an adverse feedback loop or deflationary spiral



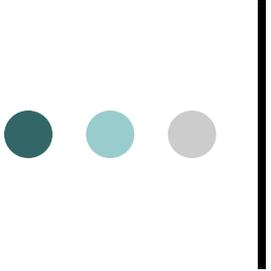
Fiscal and Monetary Policy for Stabilization

- Adverse feedback loop broken in 2nd quarter 2009
- Bank stress tests
- Fiscal stimulus, tax cuts and income transfers (OASDI increase, UI payments)
- Fed protects depositors, keep interest rates very low, provide capital to banking system via monetary easing



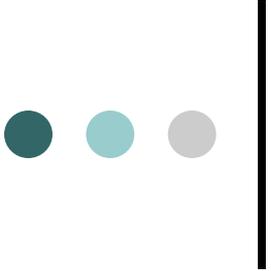
Adverse Feedback Loop Broken--continued

- Rate of GDP decline falls to 1% in 2nd quarter
- Gov't spending adds 1% to GDP
- Exports add about 1.5% to GDP



Outlook brighter

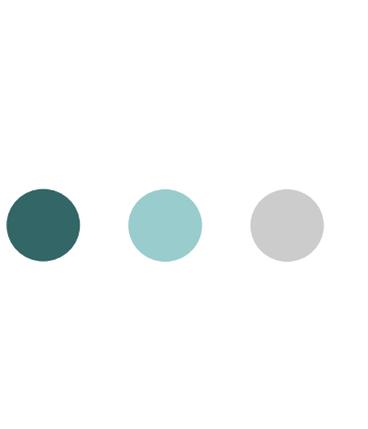
- Consensus is positive GDP growth for 2nd half of 2009, but risks of ‘double dip’
- Personal income declining-tax cuts and other transfers had a one time effect on income slowing growth in consumption and investment
- Concern about re-emergence of adverse feedback from real economy



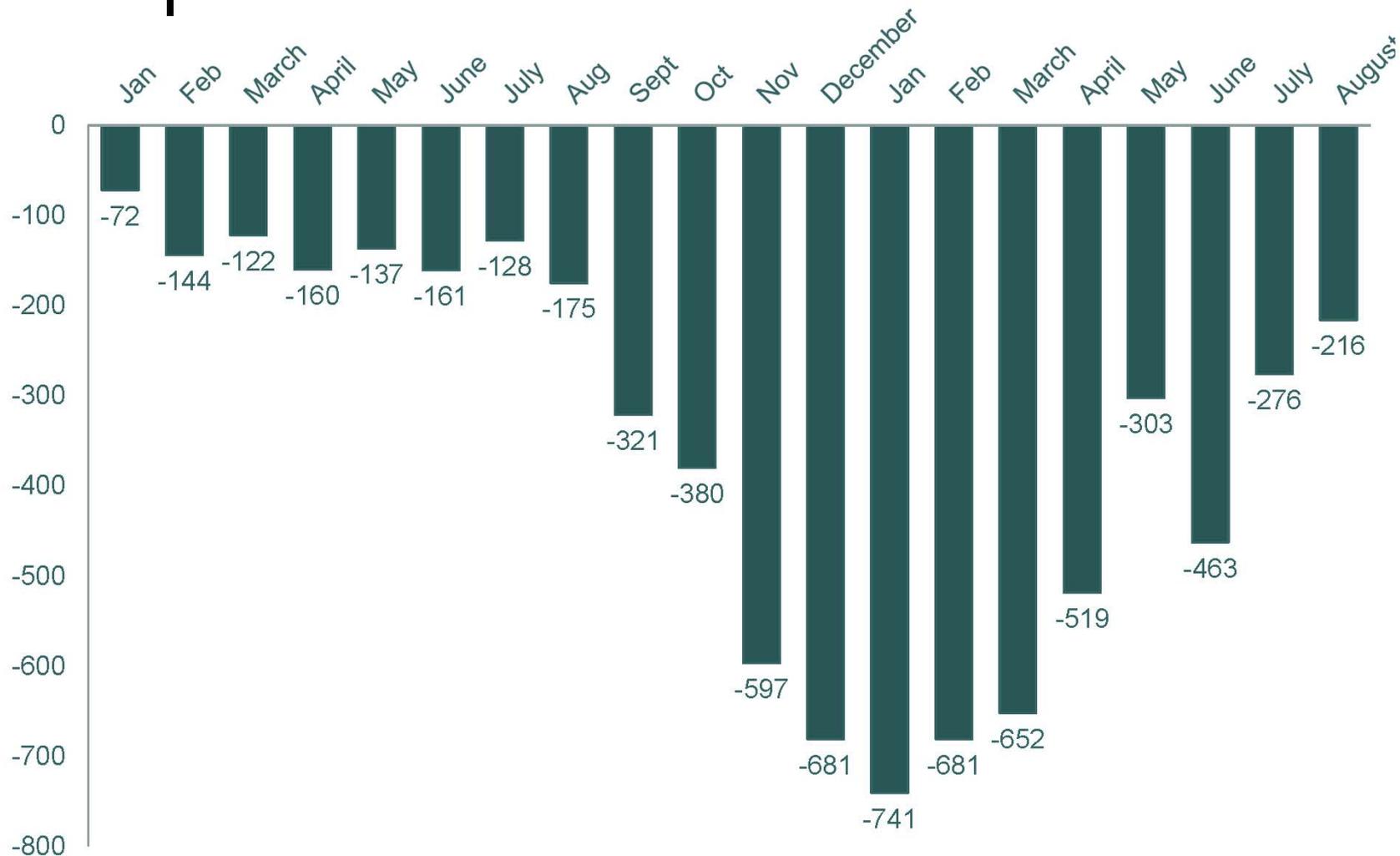
Job Market Losses and Re-emergence of Adverse Feedback

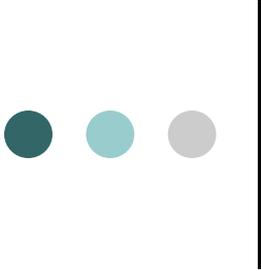
- Job Losses add to reductions in disposable real income
- Jobs are directly connected to residential and commercial real estate values
- Declining values mean that regional local banks see rising defaults and rising losses-write down asset values
- Limit lending to small business

Job Market Developments

- 
- Recession begins in December 2007 Payroll employment declines average 137,000 per month over the period
 - August to November job losses accelerate to 436,000 per month
 - December to February job losses in U.S, average 662,000
 - Expectations of this months reports suggest similarly large

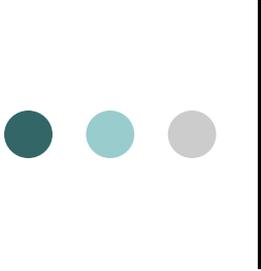
Trends in Monthly Payroll Employment Change in the U.S. December 2007 to August, 2009





Trends in Job Vacancy Levels, December 2007 – July 2009, usa

	December, 2007	July, 2009	Absolute Change	Relative Change
Total	4382	2392	-1990	-45.41%
Private	3918	2062	-1856	-47.37%
Construction	135	45	-90	-66.67%
Manufacturing	316	111	-205	-64.87%
Trade, Trans, Utilities	785	380	-405	-51.59%
Professional/ Business Serv	784	422	-362	-46.17%
Education and Health	794	534	-260	-32.75%
Leisure and Hosp.	586	282	-304	-51.88%
Government	462	321	-141	-30.52%



Trends in Job Vacancy rates, December 2007 – July 2009, usa

	December, 2007	July, 2009	Absolute Change	Relative Change
Total	3.1	1.8	-1.3	-41.94%
Private	3.3	1.9	-1.4	-42.42%
Construction	1.8	0.7	-1.1	-61.11%
Manufacturing	2.2	0.9	-1.3	-59.09%
Trade, Trans, Utilities	2.9	1.5	-1.4	-48.28%
Professional/ Business Serv	4.1	2.5	-1.6	-39.02%
Education and Health	4.1	2.7	-1.4	-34.15%
Leisure and Hosp.	4.1	2.1	-2	-48.78%
Government	2	1.4	-0.6	-30.00%



Experienced Unemployed and Job Vacancies, by Occupation, July, 2009, not seasonally adjusted, USA

	Unemployed	Job Vacancies	Unemployed/ Job Vacancies
Total	15201	2560	5.94
Construction	1687	59	28.59
Manufacturing	1988	122	16.30
TTU	511	392	1.30
Finance	570	165	3.45
Education and Health	1269	558	2.27
Leisure and Hospitality	1600	304	5.26
Other Services	490	103	4.76
Government	1129	351	3.22

The Relationship Between Unemployment and Job

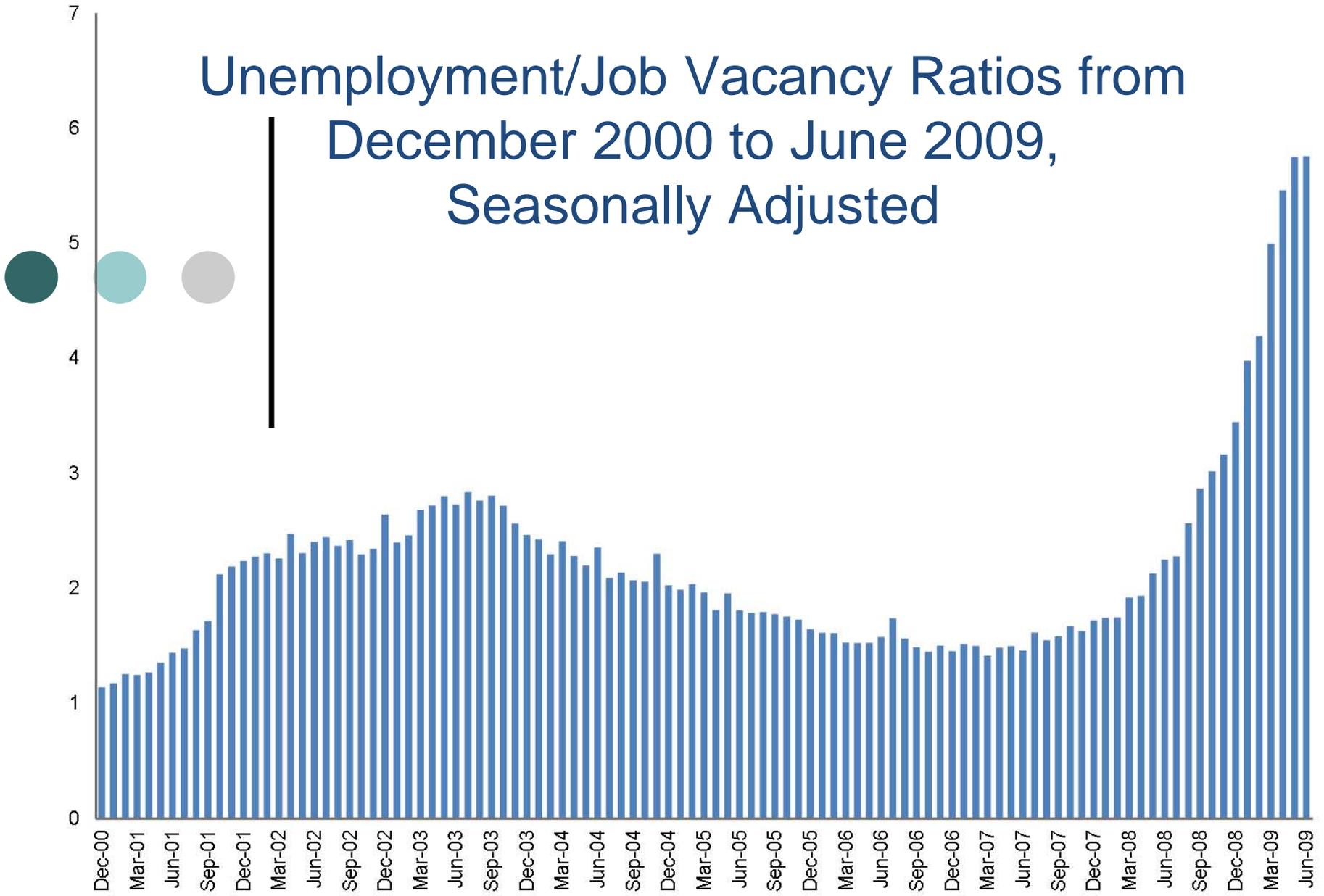
Vacancies and Labor Market Problems and Job

Vacancies,

December 2007 – July 2009, usa

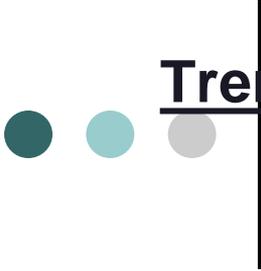
	December, 2007	July, 2009
Unemployed	7541	14462
Job Vacancies	4382	2392
Unemployed/Job Vacancies	1.72	6.046
Labor Market Problems	13433	29809
Job Vacancies	4382	2392
Labor Market Problems/Job Vacancies	3.1	12.462

Unemployment/Job Vacancy Ratios from December 2000 to June 2009, Seasonally Adjusted



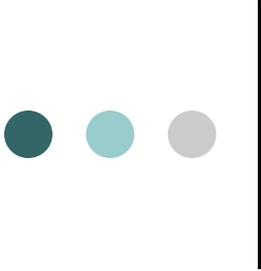
Number of Unemployed persons By Reason for Unemployment, December 2007 – August 2009, usa

	December, 2007	August 2009	Absolute Change	Relative Change
Job Loser-Temporary Layoff	966	1718	752	77.85%
Job Loser-Not Temporary	2,820	8100	5280	187.23%
Job Leaver	787	829	42	5.34%
Re-entrant	2,302	3307	1005	43.66%
New Entrant	693	1085	392	56.57%
Total	7,568	15,039	7471	98.72%



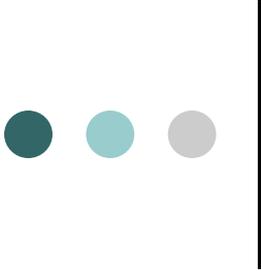
Trends in Labor Market Problems, Not Seasonally Adjusted, August 2007 – August 2009, usa

	Aug-07	Aug-08	Aug-09	Absolute Change	Relative Change
Unemployed	7088	9479	14823	7,735	109.13%
Part Time Due to Economic Reasons	4494	5736	8835	4,341	96.60%
Job Desire	4965	5024	5728	763	15.37%
Total Labor Market Problems	16,547	20,239	29,386	12,839	77.59%



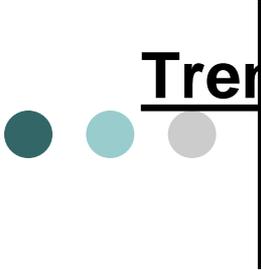
Trends in Non Agricultural Employment Levels in the U.S.

	December, 2007	August, 2009	Absolute Change	Relative Change
Total	138152	131223	-6929	-5.02%
Private	115783	108736	-7047	-6.09%
Construction	7523	6093	-1430	-19.01%
Manufacturing	13777	11771	-2006	-14.56%
TTU	26725	25145	-1580	-5.91%
Information	3025	2821	-204	-6.74%
Finance	8243	7706	-537	-6.51%
Professional and Technical	7819	7595	-224	-2.86%
Management of Companies	1903	1816	-87	-4.57%
Administrative/Waste	8386	7187	-1199	-14.30%
Education Service	2978	3081	103	3.46%
Health Services	15592	16238	646	4.14%
Leisure and Hospitality Services	13551	13156	-395	-2.91%
Other Services	5517	5416	-101	-1.83%
Federal Government	2746	2821	75	2.73%
State Government	5142	5149	7	0.14%
Local Government	14481	14517	36	0.25%



Trends in number of Employed persons by Occupation, Not Seasonally Adjusted, August 2008 – August 2009, usa

	August, 2008	August, 2009	Absolute Change	Relative Change
Management and Financial Occ.	22314	21849	-465	-2%
Professional	30312	29875	-437	-1%
Service	25185	25115	-70	0%
Sales	16114	15902	-212	-1%
Office and Clerical	19042	18230	-812	-4%
Construction	8927	7613	-1314	-15%
Installation/Repair	5132	4964	-168	-3%
Production	8917	7691	-1226	-14%
Material Moving	8883	7852	-1031	-12%
Total	144826	139091	-5735	-4%



Trends in the number of employed persons, by educational attainment (25+), December 2007 – August 2009, usa

	December, 2007	August, 2009	Absolute Change	Relative Change
High School Dropout	11356	10432	-924	-8.14%
High School Graduate	36928	34469	-2459	-6.66%
Some College	35071	33608	-1463	-4.17%
College Graduate	43606	43686	80	0.18%

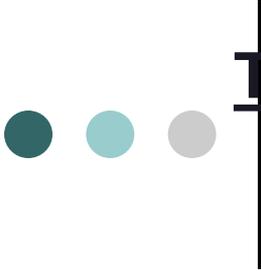
Trends in the Employment to Population Ratio, by Educational Attainment (25+), December 2007 – August 2009, usa

	December, 2007	August, 2009	Absolute Change	Relative Change
High School Dropout	42.9	40.1	-2.8	-6.53%
High School Grad	59.8	56	-3.8	-6.35%
Some College	69.6	65.4	-4.2	-6.03%
College Graduate	76.4	73.4	-3	-3.93%



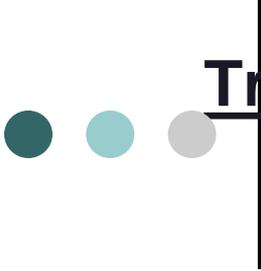
Trends in the number of Unemployed persons, by educational attainment (25+), December 2007 – August 2009, usa

	December, 2007	August, 2009	Absolute Change	Relative Change
High School Dropout	927	1928	1001	107.98%
High School Grad	1786	3715	1929	108.01%
Some College	1356	2993	1637	120.72%
College Graduate	946	2154	1208	127.70%



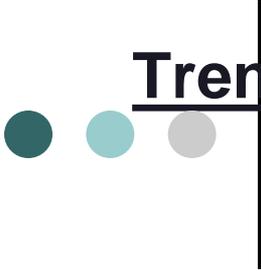
Trends in the rates of Unemployment, by educational attainment (25+), December 2007 – August 2009, usa

	December, 2007	August, 2009	Absolute Change	Relative Change
High School Dropout	7.5	15.6	8.1	108.00%
High School Grad	4.6	9.7	5.1	110.87%
Some College	3.7	8.2	4.5	121.62%
College Graduate	2.1	4.7	2.6	123.81%



Trends in the Size of the Civilian Working Age Population, by Gender, December 2007 – August 2009, usa

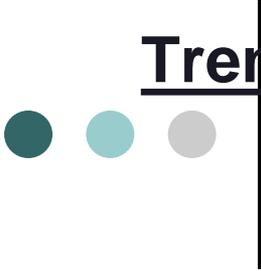
	December, 2007	August, 2009	Absolute Change	Relative Change
Total 16+	233156	236087	2931	1.26%
Men	112852	114288	1436	1.27%
Female	120304	121799	1495	1.24%



Trends in the Size of the Civilian labor force, by Gender, December 2007 – August 2009, usa



	December, 2007	August, 2009	Absolute Change	Relative Change
Total 16+	153,836	154577	741	0.48%
Men	82,398	82526	128	0.16%
Female	71,437	72051	614	0.86%



Trends in the number of employed persons, by Gender, December 2007 – August 2009, usa

	December, 2007	August, 2009	Absolute Change	Relative Change
Total 16+	146294	139649	-6645	-4.54%
Men	78275	73519	-4756	-6.08%
Female	68020	66131	-1889	-2.78%



Trends in the number of unemployed persons, by Gender, December 2007 – August 2009, usa

	December, 2007	August 2009	Absolute Change	Relative Change
Total 16+	7,541	14928	7,387	97.96%
Men	4,123	9007	4,884	118.46%
Female	3,418	5920	2,502	73.20%

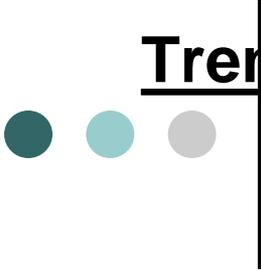


Trends in the labor force participation rate, by Gender, December 2007 – August 2009, usa

	December, 2007	August, 2009	Absolute Change	Relative Change
Total 16+	66	65.5	-0.5	-0.76%
Men	73	72.2	-0.8	-1.10%
Female	59.4	59.2	-0.2	-0.34%

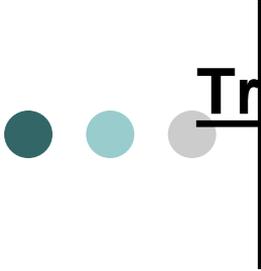
● ● **Trends in the Unemployment rate, by Gender,**
December 2007 – August 2009, usa

	December, 2007	August, 2009	Absolute Change	Relative Change
Total 16+	4.9	9.7	4.8	98.0%
Men	5	10.9	5.9	118.0%
Female	4.8	8.2	3.4	70.8%



Trends in the number of employed persons, by race/ethnicity, December 2007 – August 2009, usa

	December, 2007	August, 2009	Absolute Change	Relative Change
White	119947	114922	-5025	-4%
Black	16013	14929	-1084	-7%
Hispanic	20504	19433	-1071	-5%

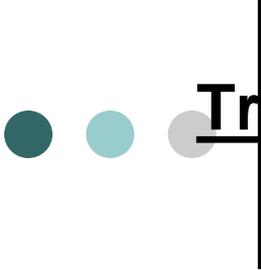


Trends in the number of employed persons among men 20+, by race/ethnicity, December 2007 – August 2009, usa

	December, 2007	August, 2009	Absolute Change	Relative Change
White	62929	59576	-3353	-5.33%
Black	7244	6578	-666	-9.19%

Trends in the employment to population ratio
among men 20+, by race/ethnicity,
December 2007 – August 2009, usa

	December, 2007	August , 2009	Absolute Change	Relative Change
White	73.3	68.6	-4.7	-6.41%
Black	64.9	57.7	-7.2	-11.09%

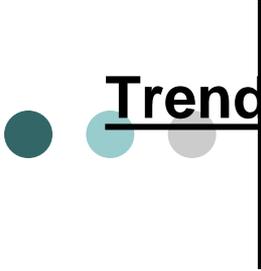


**Trends in the number of employed persons
among women 20+, by race/ethnicity,
December 2007 – August 2009, usa**

	December, 2007	August, 2009	Absolute Change	Relative Change
White	52148	51250	-898	-1.72%
Black	8203	7889	-314	-3.83%

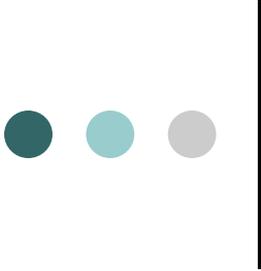
● ● **Trends in the employment to population ratio
among women 20+, by race/ethnicity,
December 2007 – August 2009, usa**

	December, 2007	August, 2009	Absolute Change	Relative Change
White	57.8	56.2	-1.6	-2.77%
Black	59.1	55.5	-3.6	-6.09%



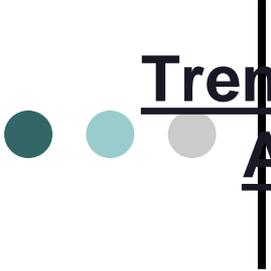
Trends in Teen Population, Labor Force, Employment and Unemployment, December 2007 – August 2009, usa

	December, 2007	August, 2009	Absolute Change	Relative Change
Population	16982	17031	49	0.29%
Labor Force	7005	6423	-582	-8.31%
Employed	5822	4783	-1039	-17.85%
Unemployed	1183	1640	457	38.63%



Trends in Teen Labor Force Status, December 2007 – August 2009, usa

	December, 2007	August, 2009	Absolute Change	Relative Change
Labor Force Participation Rate	41.1	37.7	-3.4	-8.27%
Employment to population ratio	34.1	28.1	-6	-17.60%
Unemployment	16.9	25.5	8.6	50.89%



Trends in the Number of Employed Persons by Age, December 2007 – August 2009, usa

All	December, 2007	August , 2009	Absolute Change	Relative Change
16-19	5822	4783	-1039	-17.85%
20-24	13731	12749	-982	-7.15%
25-54	100519	94992	-5527	-5.50%
55+	26218	27156	938	3.58%
Total	146290	139680	-6610	-4.52%

Trends in the Number of Employed Males, by Age, December 2007 – August 2009, usa

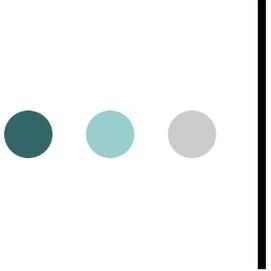
Men	December, 2007	August, 2009	Absolute Change	Relative Change
16-19	2779	2314	-465	-16.73%
20-24	7279	6511	-768	-10.55%
25-54	54355	50544	-3811	-7.01%
55+	13902	14183	281	2.02%
Total	78315	73552	-4763	-6.08%

Trends in the Number of Employed females, by Age, December 2007 – August 2009, usa

Women	December, 2007	August, 2009	Absolute Change	Relative Change
16-19	3043	2468	-575	-18.90%
20-24	6452	6238	-214	-3.32%
25-54	46164	44448	-1716	-3.72%
55+	12316	12973	657	5.33%
Total	67975	66127	-1848	-2.72%

National Assessment of Adult Literacy, 2003



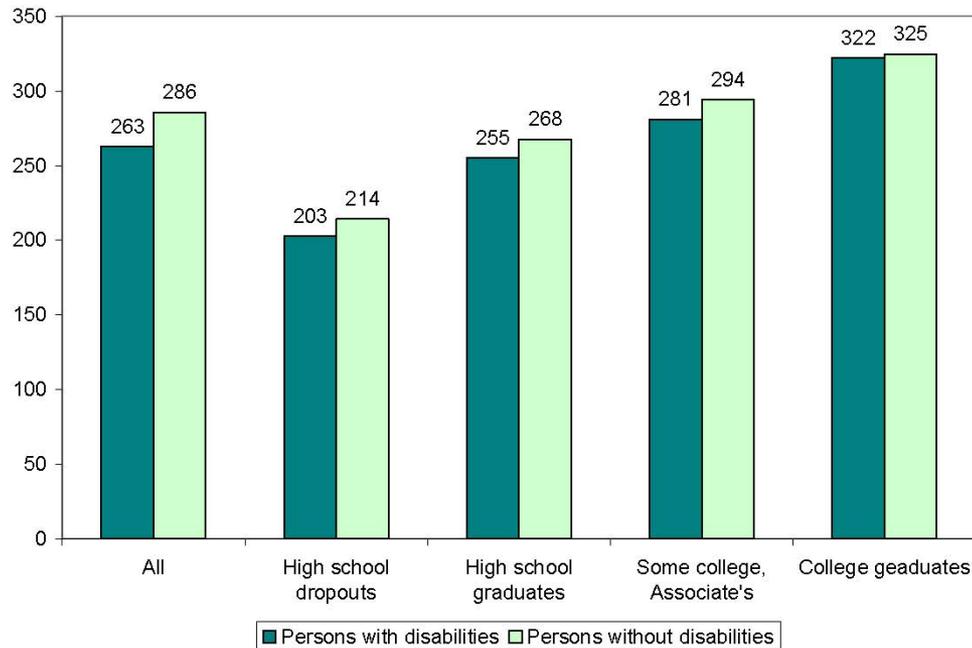


Persons with Disabilities: The 2003 NAAL Definition

A respondent who answered “yes” to any of these four questions is classified as a person with disabilities:

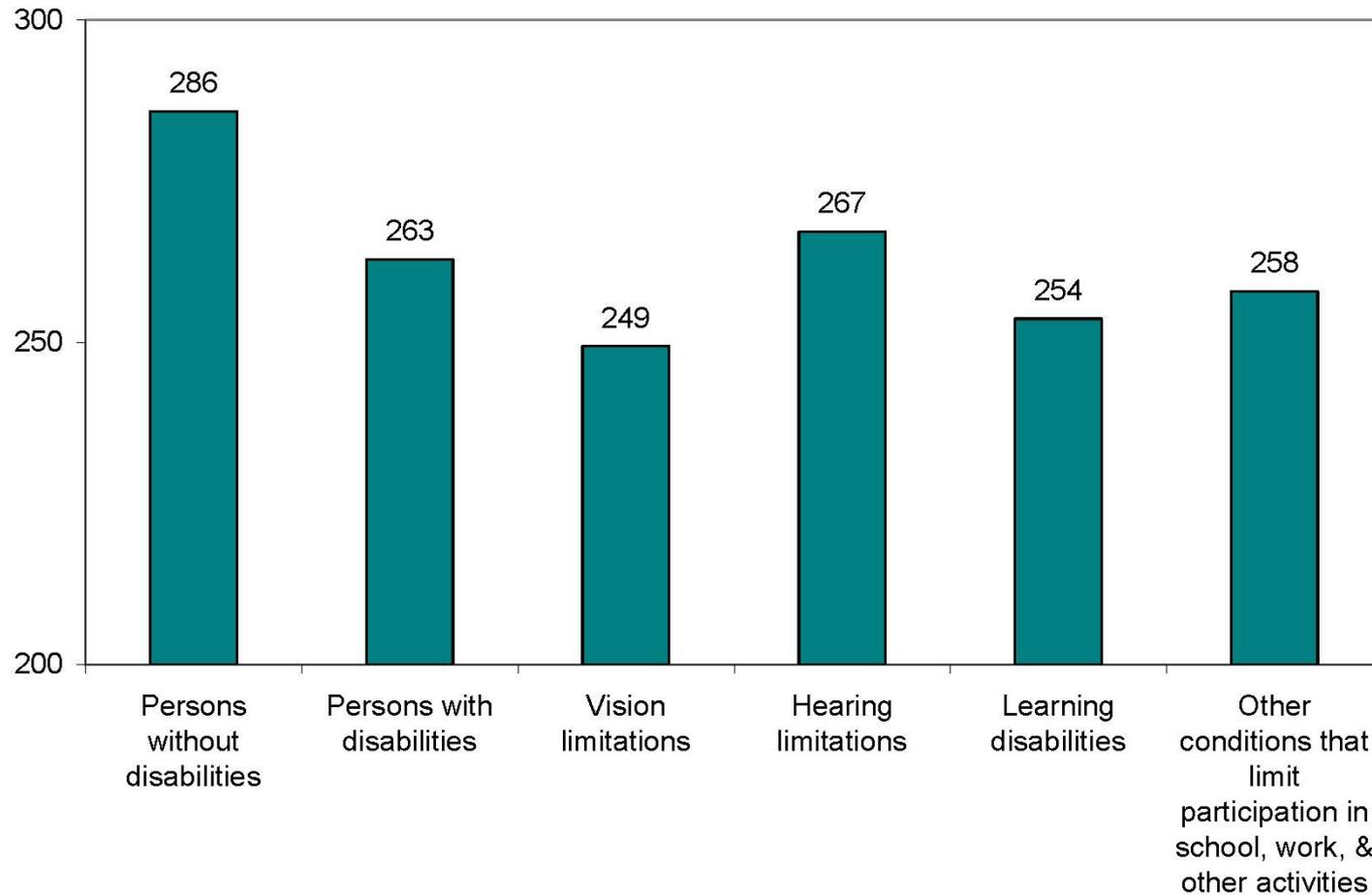
- Do you have any difficulty seeing the words and letters in ordinary newspaper print even when wearing glasses or contact lenses, if you usually wear them?
- Do you have any difficulty hearing what is said in a normal conversation with another person even when using a hearing aid, if you usually wear one?
- Have you ever been diagnosed or identified as having a learning disability?
- Do you have any other health problem, impairment, or disability now that keeps you from participating fully in work, school, or other activities?

Mean Prose Literacy Scores of the 16-64 Year Old Population, by Education and Disability Status, U.S. NAAL 2003



- The prose literacy score of persons with disabilities is 23 points lower than that of persons without disabilities (equivalent to .4 of one standard deviation)
- The prose literacy gaps between persons with disabilities and persons without disabilities are smaller among better-educated persons.
- The prose literacy gap between the high school dropouts and college graduates is nearly 2 standard deviations

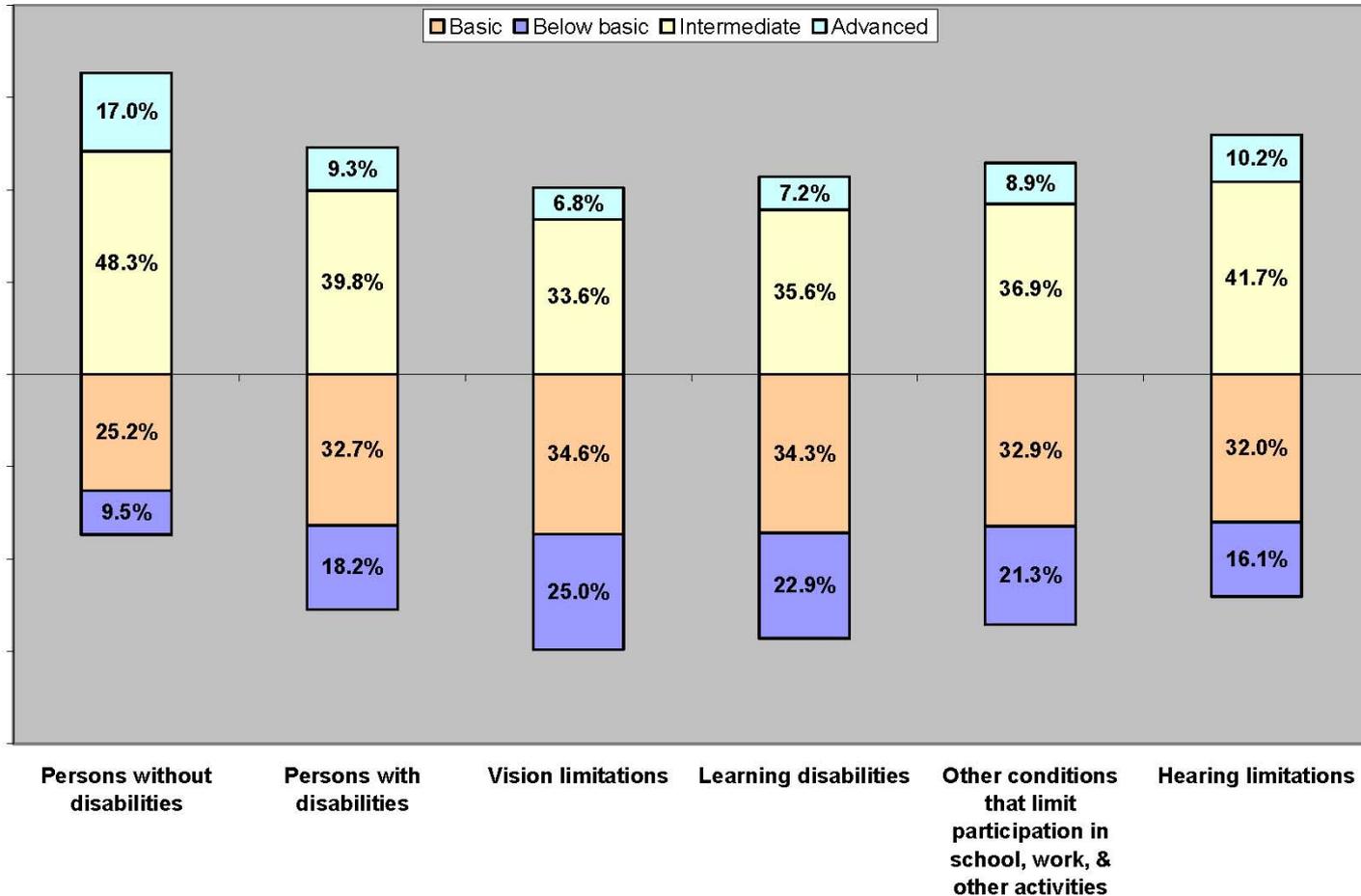
Mean Prose Literacy Scores of 16-64 Year Old Persons by Type of Disability, U.S., NAAL 2003

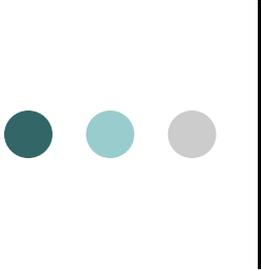


Examples of Tasks Characterizing the Four Prose Literacy Levels on the 2003 NAAL

Literacy Area: Prose	Level: Below Basic	Score: 0-209
Examples of NAAL tasks	<ul style="list-style-type: none"> ▪ Use a text of a short paragraph to answer a question where a literal match occurs, e.g., use the statement “Alison is from Scotland” to answer the question, “What country is Alison from?” ▪ Underline a specific sentence in a government form or newspaper article. 	
	Level: Basic	Score: 210-264
Examples of NAAL tasks	<ul style="list-style-type: none"> ▪ Read a short story or newspaper article and underline or circle the sentence that answers a question, e.g., why an event occurred. ▪ Locate specific information in a government form, e.g., the definition of blind on a Social Security Administration informational handout. 	
	Level: Intermediate	Score: 265-339
Examples of NAAL tasks	<ul style="list-style-type: none"> ▪ Locate information in a short newspaper article or a government form, e.g., government form regarding Social Security benefits. ▪ Use an almanac or other reference material, e.g., to find three food sources that contain Vitamin E). ▪ Read a short poem and identify or infer the situation described by the poem. ▪ Write a letter to a credit department informing them of an error on a bill statement. 	
	Level: Advanced	Score: 340-500
Examples of NAAL tasks	<ul style="list-style-type: none"> ▪ Read a newspaper article and identify the argument used by the author. ▪ Orally summarize a short newspaper article. ▪ Identify difference between terms found on a benefits handout, e.g., educational assistance and tuition aid benefits. ▪ Compare and contrast viewpoints in an editorial. 	

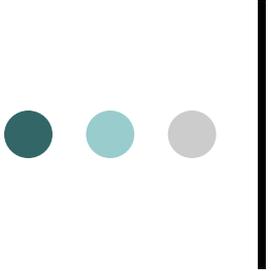
Distribution of the 16-64 Year Old Population by Prose Proficiency Levels, U.S., NAAL 2003





Persons with Disabilities: The ACS/CPS Definition

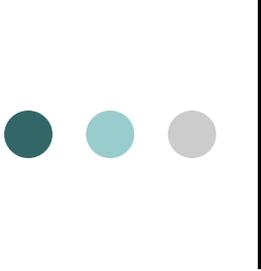
- The definition of disability is the same as that used by the U.S. Census Bureau in its official estimates of the nation's disabled population from the American Community Survey (ACS) and exactly the same as that used by the Rehabilitation Research and Training Center of Cornell University in its analysis of the ACS.
- The Census Bureau defines disability as a long-lasting sensory, physical, mental, or emotional condition or conditions that make it difficult for a person to do functional or participatory activities such as seeing, hearing, walking, climbing stairs, learning, remembering, concentrating, dressing, bathing, going outside the home, or working at a job.
- The disability status of respondents is based on self-identification of the disability by respondents.



(continued) Persons with Disabilities: The ACS/CPS definition

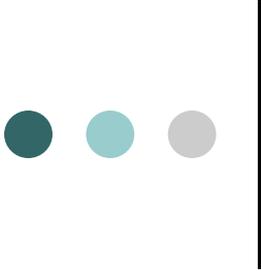
An individual respondent to the ACS survey will be classified as “disabled” if he or she answers “yes” to one or more of the following six questions:

- Does the person have long-lasting conditions of blindness, deafness, or a severe vision or hearing impairment?
- Does the person have a long-lasting condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying?



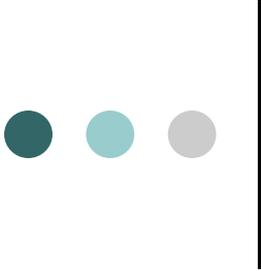
Incidence of Disability in the Population of
Persons Aged 16 to 64 in the U.S., by Gender,
Race and Nativity Status
(June 2008 to July 2009 Monthly Average)

Group	Population 16-64 with a Disability	Total Population 16-64	Incidence Of Disability
All	14,938,088	182,314,547	8.2%
Male	7,296,852	90,146,980	8.1%
Female	7,641,236	92,167,567	8.3%
White	10,244,604	119,778,613	8.6%
Black	2,332,937	21,631,334	10.8%
Asian	279,400	9,022,514	3.1%
Hispanic	1,566,385	28,279,326	5.5%
Other	514,765	3,602,762	14.3%
Native-Born	13,693,141	151,636,489	9.0%
Foreign-Born	1,244,948	3,0678,059	4.1%



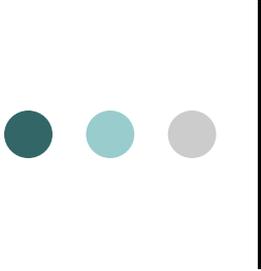
Incidence of Disability in the Population of
Persons Aged 16 to 64 in the U.S., by Age
(June 2008 to July 2009 Monthly Average)

	Population 16-64 with a Disability	Total Population 16-64	Incidence Of Disability
16-19	591,870	16,494,669	3.6%
20-24	788,935	19,666,129	4.0%
25-29	882,767	19,983,858	4.4%
30-34	777,678	18,507,966	4.2%
35-44	2,297,127	39,009,886	5.9%
45-54	4,284,968	39,920,132	10.7%
55-64	5,314,743	28,731,907	18.5%



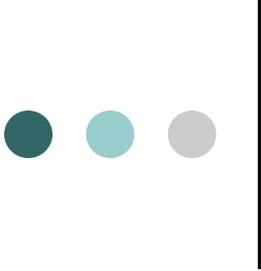
Incidence of Disability in the
Population of Persons Aged 16 to 64 in
the U.S., by Educational Attainment
(June 2008 to July 2009 Monthly Average)

	Population 16-64 with a Disability	Total Population 16-64	Incidence Of Disability
<12 or 12, No H.S. Diploma	3,517,698	27,967,570	12.6%
H.S. Diploma/GED	5,362,522	51,759,109	10.4%
Some College	4,082,309	51,429,516	7.9%
Bachelor Degree	1,354,156	34,432,291	3.9%
Master's or Higher Degree	621,403	16,726,062	3.7%



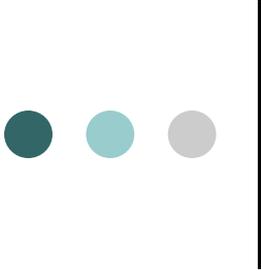
Labor Force Activity of the Population Aged 16 to 64 with a Disability in the U.S. (June 2008 to July 2009 Monthly Average)

Group	Pop 16-64 with a Disability	Labor Force Participants With a Disability Force	Labor Force Participation Rate
All	14,938,088	5,388,809	36.1%
Male	7,296,852	2,851,354	39.1%
Female	7,641,236	2,537,455	33.2%
White	10,244,604	4,020,059	39.2%
Black	2,332,937	559,919	24.0%
Asian	279,400	97,980	35.1%
Hispanic	1,566,385	518,574	33.1%
Other	514,765	192,277	37.4%
Native-Born	13,693,141	4,966,784	36.3%
Foreign-Born	1,244,948	422,025	33.9%



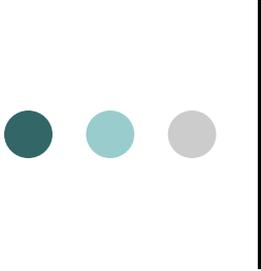
Labor Force Activity of the Population Aged 16 to 64 with a Disability in the U.S. by Age (June 2008 to July 2009 Monthly Average)

	Pop 16-64 with a Disability	Labor Force Participants With a Disability Force	Labor Force Participation Rate
16-19	591,870	183,765	31.0%
20-24	788,935	398,778	50.5%
25-29	882,767	445,377	50.5%
30-34	777,678	348,149	44.8%
35-44	2,297,127	976,900	42.5%
45-54	4,284,968	1,523,275	35.5%
55-64	5,314,743	1,512,566	28.5%



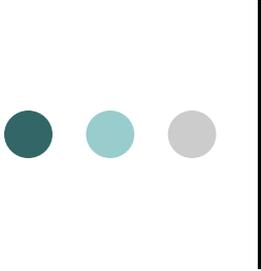
Labor Force Activity of the Population
Aged 16 to 64 with a Disability in the U.S. by
Educational Attainment
(June 2008 to July 2009 Monthly Average)

	Pop 16-64 with a Disability	Labor Force Participants With a Disability Force	Labor Force Participation Rate
<12 or 12, No H.S. Diploma	3,517,698	741,131	21.1%
H.S. Diploma/GED	5,362,522	1,811,323	33.8%
Some College	4,082,309	1,741,598	42.7%
Bachelor Degree	1,354,156	721,351	53.3%
Master's or Higher Degree	621,403	373,407	60.1%



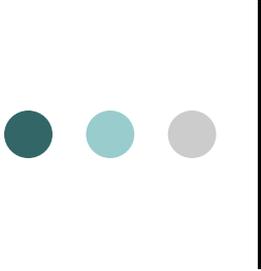
Comparison of the Labor Force Attachment of the
Population Aged 16 to 64 with Disabilities Relative
those with No Reported Disability in the U.S. by
Gender, Race and Nativity Status
(June 2008 to July 2009 Monthly Average)

Group	Labor Force Participation Rate Among Those with a Disability	Labor Force Participation Rate Among those with No Reported Disability	Absolute Difference	Relative Difference
All	36.1%	78.6%	42.5%	217.8%
Male	39.1%	84.7%	45.6%	216.7%
Female	33.2%	72.6%	39.4%	218.5%
White	39.2%	80.4%	41.2%	204.9%
Black	24.0%	74.8%	50.8%	311.7%
Asian	35.1%	74.5%	39.5%	212.5%
Hispanic	33.1%	75.4%	42.3%	227.7%
Other	37.4%	73.8%	36.5%	197.6%
Native-Born	36.3%	78.9%	42.6%	217.4%
Foreign-Born	33.9%	77.1%	43.2%	227.4%



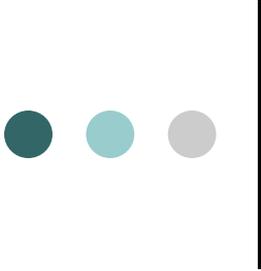
Comparison of the Labor Force Attachment of the Population Aged 16 to 64 with Disabilities Relative those with No Reported Disability in the U.S. by Age
(June 2008 to July 2009 Monthly Average)

	Labor Force Participation Rate Among Those with a Disability	Labor Force Participation Rate Among those with No Reported Disability	Absolute Difference	Relative Difference
16-19	31.0%	41.2%	10.2%	132.7%
20-24	50.5%	75.7%	25.1%	149.7%
25-29	50.5%	83.9%	33.5%	166.3%
30-34	44.8%	85.2%	40.4%	190.3%
35-44	42.5%	86.4%	43.9%	203.2%
45-54	35.5%	86.8%	51.2%	244.0%
55-64	28.5%	71.9%	43.4%	252.6%



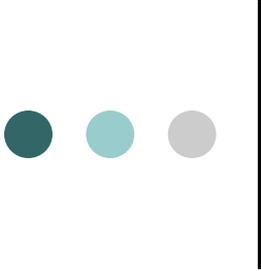
Comparison of the Labor Force Attachment
of the Population Aged 16 to 64 with Disabilities
Relative those with No Reported Disability in the
U.S., by Educational Attainment
(June 2008 to July 2009 Monthly Average)

	Labor Force Participation Rate Among Those with a Disability	Labor Force Participation Rate Among those with No Reported Disability	Absolute Difference	Relative Difference
<12 or 12, No H.S. Diploma	21.1%	56.1%	35.0%	266.3%
H.S. Diploma/GED	33.8%	79.8%	46.1%	236.4%
Some College	42.7%	81.2%	38.5%	190.3%
Bachelor Degree	53.3%	86.2%	33.0%	161.9%
Master's or Higher Degree	60.1%	88.1%	28.0%	146.7%



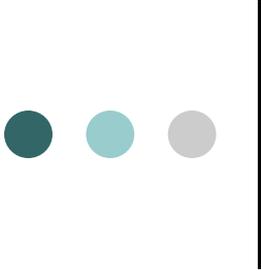
Unemployment Among the Labor Force Participants Aged 16 to 64 with a Disability in the U.S., by Gender, Race and Nativity Status (June 2008 to July 2009 Monthly Average)

Group	Labor Force Participants With a Disability Force	Unemployed with a Disability	Unemployment Rate
All	5,388,809	722,022	13.4%
Male	2,851,354	397,119	13.9%
Female	2,537,455	324,903	12.8%
White	4,020,059	466,907	11.6%
Black	559,919	118,216	21.1%
Asian	97,980	10,120	10.3%
Hispanic	518,574	94,106	18.1%
Other	192,277	32,673	17.0%
Native-Born	4,966,784	661,936	13.3%
Foreign-Born	422,025	60,086	14.2%



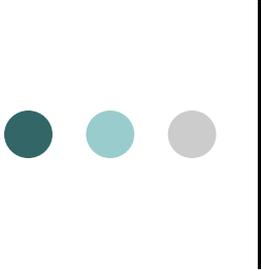
Unemployment Among the Labor Force Participants Aged 16 to 64 with a Disability in the U.S., by Age (June 2008 to July 2009 Monthly Average)

	Labor Force Participants With a Disability Force	Unemployed with a Disability	Unemployment Rate
16-19	183,765	58,005	31.6%
20-24	398,778	85,285	21.4%
25-29	445,377	88,443	19.9%
30-34	348,149	59,173	17.0%
35-44	976,900	135,839	13.9%
45-54	1,523,275	167,621	11.0%
55-64	1,512,566	127,656	8.4%



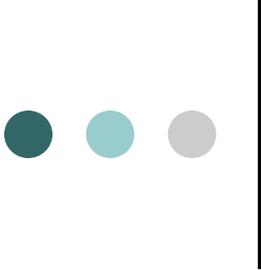
Unemployment Among the Labor Force Participants
Aged 16 to 64 with a Disability in the U.S. by
Educational Attainment
(June 2008 to July 2009 Monthly Average)

	Labor Force Participants With a Disability Force	Unemployed with a Disability	Unemployment Rate
<12 or 12, No H.S. Diploma	741,131	165,607	22.3%
H.S. Diploma/GED	1,811,323	257,032	14.2%
Some College	1,741,598	216,890	12.5%
Bachelor Degree	721,351	60,499	8.4%
Master's or Higher Degree	373,407	21,995	5.9%



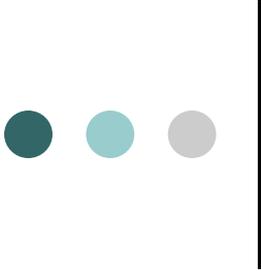
Comparison of Unemployment Rates of the Population with Disabilities, with those with No Reported Disability in the U.S., Gender, Race and Nativity Status (June 2008 to July 2009 Monthly Average)

	Unemployment Rate among those with a Disability	Unemployment Rate among those with No Reported Disability	Absolute Difference	Relative Difference
All	13.4%	7.6%	5.8%	176.2%
Male	13.9%	8.4%	5.6%	166.8%
Female	12.8%	6.8%	6.0%	189.5%
			0.0%	
White	11.6%	6.3%	5.3%	184.4%
Black	21.1%	12.6%	8.5%	167.1%
Asian	10.3%	5.6%	4.7%	184.7%
Hispanic	18.1%	9.9%	8.2%	183.1%
Other	17.0%	11.0%	6.0%	155.0%
Native-Born	13.3%	7.5%	5.8%	176.6%
Foreign-Born	14.2%	7.9%	6.3%	180.2%



Comparison of Unemployment Rates of the Population with Disabilities, with those with No Reported Disability in the U.S., by Age (June 2008 to July 2009 Monthly Average)

	Unemployment Rate among those with a Disability	Unemployment Rate among those with No Reported Disability	Absolute Difference	Relative Difference
16-19	31.6%	21.3%	10.3%	148.5%
20-24	21.4%	12.6%	8.8%	169.8%
25-29	19.9%	8.6%	11.3%	231.0%
30-34	17.0%	7.1%	9.9%	240.1%
35-44	13.9%	6.1%	7.8%	226.5%
45-54	11.0%	5.5%	5.5%	201.4%
55-64	8.4%	5.1%	3.3%	165.4%

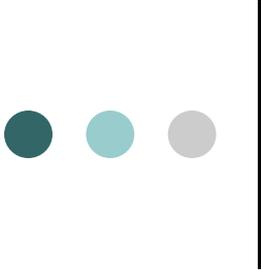


Comparison of Unemployment Rates of the Labor Force Participants with Disabilities, with those with No Reported Disability in the U.S., by Educational Attainment (June 2008 to July 2009 Monthly Average)

	Unemployment Rate among those with a Disability	Unemployment Rate among those with No Reported Disability	Absolute Difference	Relative Difference
<12 or 12, No H.S. Diploma	22.3%	16.1%	6.2%	138.6%
H.S. Diploma/GED	14.2%	9.3%	4.9%	153.1%
Some College	12.5%	6.8%	5.7%	183.3%
Bachelor Degree	8.4%	4.2%	4.2%	198.1%
Master's or Higher Degree	5.9%	3.0%	2.9%	198.2%

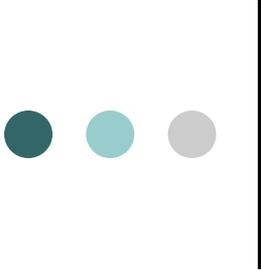
Employment to Population Ratio Among those Aged
16 to 64 with a Disability in the U.S., by Gender,
Race, and Nativity Status
(June 2008 to July 2009 Monthly Average)

Group	Pop 16-64 with a Disability	Employed	Employment to Population Ratio
All	14,938,088	4,666,787	31.2%
Male	7,296,852	2,454,235	33.6%
Female	7,641,236	2,212,552	29.0%
White	10,244,604	3,553,152	34.7%
Black	2,332,937	441,703	18.9%
Asian	279,400	87,860	31.4%
Hispanic	1,566,385	424,468	27.1%
Other	514,765	159,604	31.0%
Native-Born	13,693,141	4,304,848	31.4%
Foreign-Born	1,244,948	361,939	29.1%



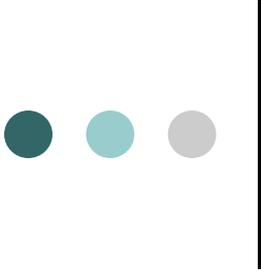
Employment to Population Ratio Among those
Aged 16 to 64 with a Disability in the U.S., by Age
(June 2008 to July 2009 Monthly Average)

	Pop 16-64 with a Disability	Employed	Employment to Population Ratio
16-19	591,870	125,760	21.2%
20-24	788,935	313,493	39.7%
25-29	882,767	356,934	40.4%
30-34	777,678	288,976	37.2%
35-44	2,297,127	841,061	36.6%
45-54	4,284,968	1,355,654	31.6%
55-64	5,314,743	1,384,910	26.1%



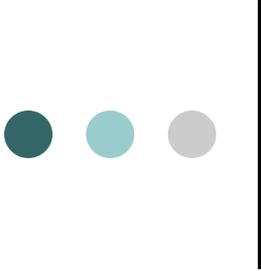
Employment to Population Ratio
Among those Aged 16 to 64 with a Disability in the
U.S., Educational Attainment
(June 2008 to July 2009 Monthly Average)

	Pop 16-64 with a Disability	Employed	Employment to Population Ratio
<12 or 12, No H.S. Diploma	3,517,698	575,524	16.4%
H.S. Diploma/GED	5,362,522	1,554,291	29.0%
Some College	4,082,309	1,524,708	37.3%
Bachelor Degree	1,354,156	660,852	48.8%
Master's or Higher Degree	621,403	351,412	56.6%



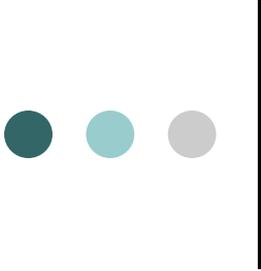
Comparison of the Employment to
Population Ratio of Persons with Disabilities, with
those with No Reported Disability in the U.S., by
Gender, Race and Nativity Status
(June 2008 to July 2009 Monthly Average)

Group	Persons with Disabilities	Persons with No Disability	Absolute Difference	Relative Difference
All	31.2%	72.6%	41.3%	232%
Male	33.6%	77.6%	44.0%	231%
Female	29.0%	67.7%	38.7%	234%
White	34.7%	75.4%	40.7%	217%
Black	18.9%	65.4%	46.4%	345%
Asian	31.4%	70.4%	38.9%	224%
Hispanic	27.1%	67.9%	40.8%	251%
Other	31.0%	65.7%	34.7%	212%
Native-Born	31.4%	72.9%	41.5%	231.9%
Foreign-Born	29.1%	71.0%	41.9%	244.2%



Comparison of the Employment to Population Ratio of Persons with Disabilities, with those with No Reported Disability in the U.S., by Age (June 2008 to July 2009 Monthly Average)

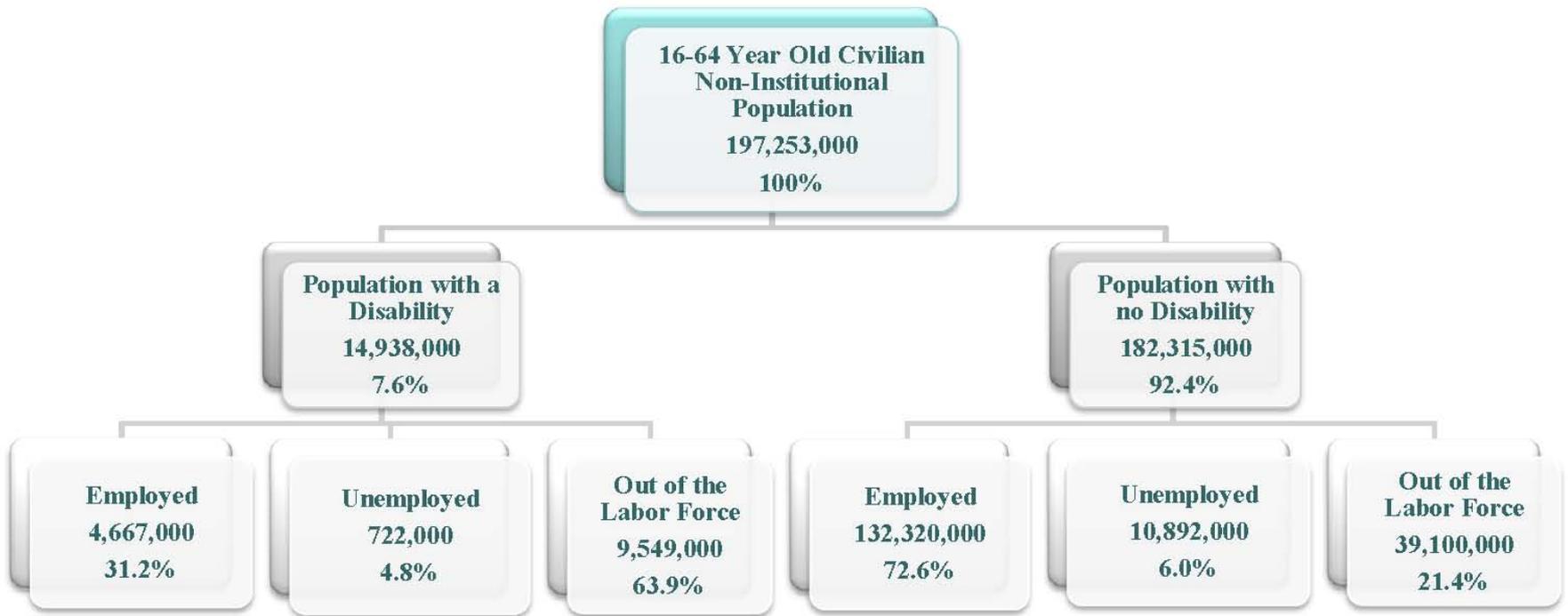
Group	Persons with Disabilities	Persons with No Disability	Absolute Difference	Relative Difference
16-19	21.2%	32.5%	11.2%	152.7%
20-24	39.7%	66.1%	26.4%	166.4%
25-29	40.4%	76.7%	36.3%	189.7%
30-34	37.2%	79.2%	42.0%	213.1%
35-44	36.6%	81.1%	44.5%	221.5%
45-54	31.6%	82.0%	50.4%	259.2%
55-64	26.1%	68.2%	42.2%	261.8%



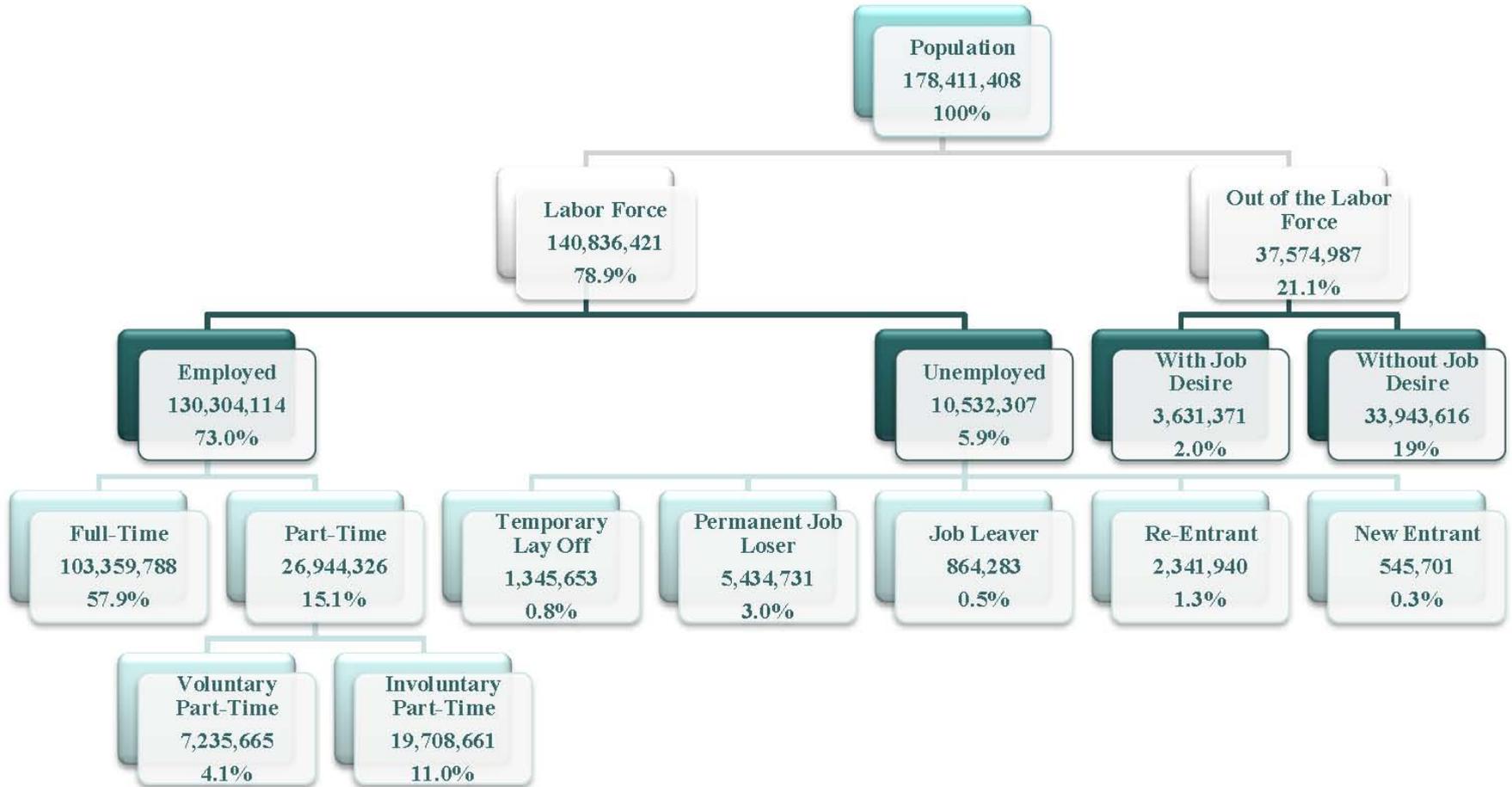
Comparison of the Employment to Population Ratio of Persons with Disabilities, with those with No Reported Disability in the U.S., by Educational Attainment (June 2008 to July 2009 Monthly Average)

	Persons with Disabilities	Persons with No Disability	Absolute Difference	Relative Difference
<12 or 12, No H.S. Diploma	16.4%	47.1%	30.7%	287.6%
H.S. Diploma/GED	29.0%	72.4%	43.5%	250.0%
Some College	37.3%	75.7%	38.3%	202.6%
Bachelor Degree	48.8%	82.6%	33.8%	169.2%
Master's or Higher Degree	56.6%	85.5%	29.0%	151.2%

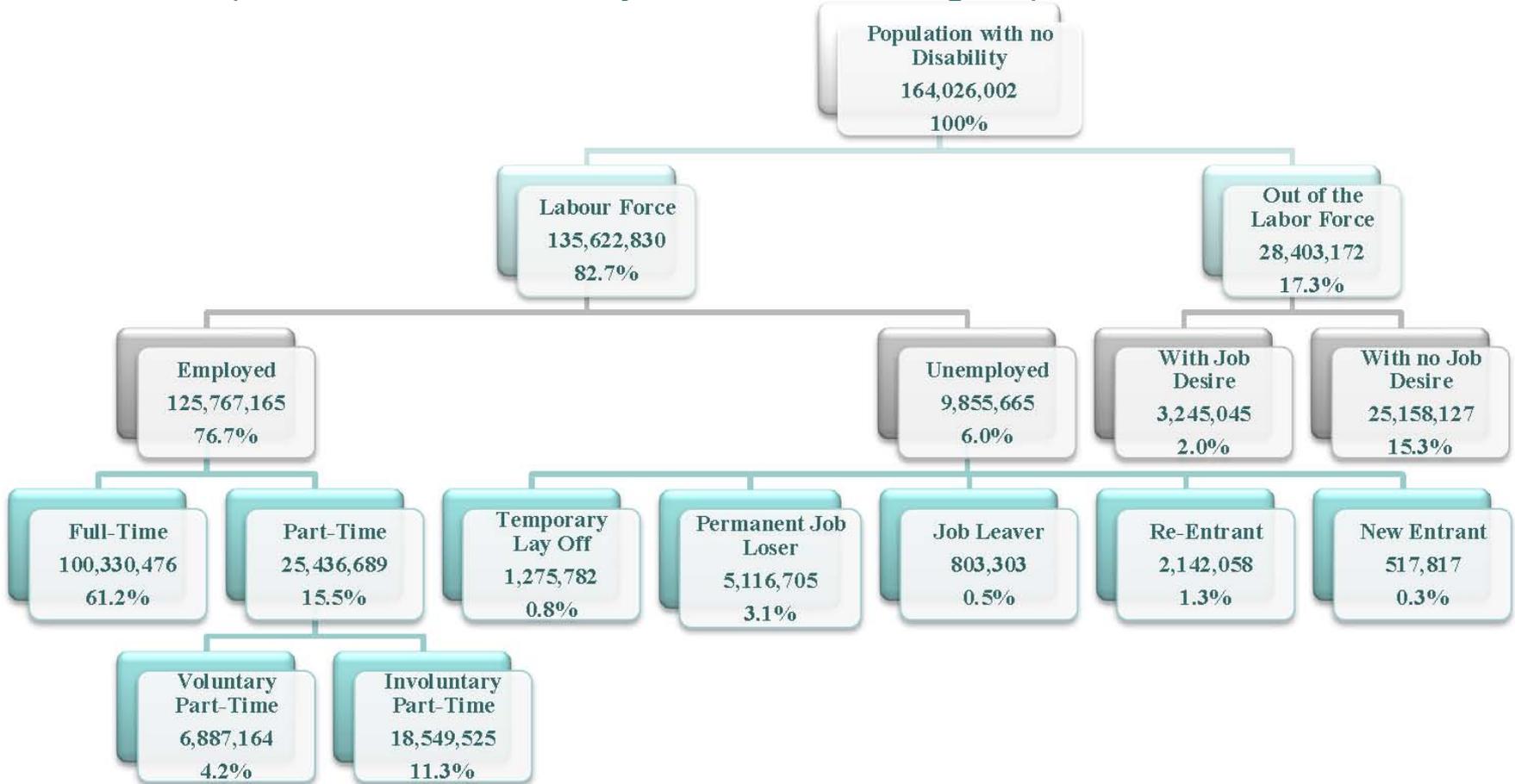
Labor Force Status of the Non Enrolled 16-64 Year Old Population of the Nation (2005-2007 averages)



Current Labor Market Problems of the Non-Enrolled 16-64 Year Old Population in the Nation (June 2008 - July 2009 averages)



Current Labor Market Problems of the Non-Enrolled 16-64 Year Old Population with no Disability in the Nation (June 2008 - July 2009 averages)



Current Labor Market Problems of the Non-Enrolled 16-64 Year Old Population with a Disability in the Nation (June 2008 - July 2009 averages)

