

Hear what businesses have to say about the value of employees with disabilities.



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## Return on Investment

*Improve Your  
Bottom Line*



Businesses that employ people with disabilities turn social issues into business opportunities. These opportunities translate into lower costs, higher revenues and increased profits. [Hear](#) or [read](#) more about what employers have to say.

### Increase Revenues

- Access new markets.
- Improve productivity through innovative and effective ways of doing business.

### Reduce Costs

- Reduce hiring and training costs.
- Increase retention.
- Reduce costs associated with conflict and litigation.

### Enhance Shareholder Value

- Capitalize on opportunities to meet business goals.

### Spotlights

- [Watch video about ROI](#)
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## Improve Your Bottom Line

The return on investment when you employ people with disabilities goes beyond profit. Businesses that employ people with disabilities turn social issues into business opportunities.

### Increase Revenues

- According to a [National Survey of Consumer Attitudes towards Companies that Hire People with Disabilities](#), 92% of the American public view companies that hire people with disabilities more favorably than those that do not. And, 87% of the public would prefer to give their business to companies that hire people with disabilities.
- People with disabilities and their network, as [reported by the U.S. Census](#), represent \$1 trillion dollars in discretionary spending.

Having a workplace that reflects the customers it serves is smart business. Employing people with disabilities helps generate revenues by allowing you to tap into the disability market, build brand trust and loyalty, and create new products and services.

### Reduce Costs

Employees with disabilities bring unique skills, perspectives, and work ethics to the workplace that help reduce costs. Creating an inclusive corporate culture that values employees, including those with disabilities, allows you to maximize savings by:

- Reducing recruitment costs when you expand your access to talent.
- Avoiding productivity losses incurred from unfilled positions – when you have a larger talent pool, filling your positions can be easier and quicker.
- Reducing turnover costs with a talent pool that tends to [stay with an employer longer](#).
- Creating more efficient work processes as evidenced by such companies as Walgreens and A&F Woods Company, which implemented accommodations for their workers with disabilities and experienced an overall increase in productivity.
- Leveraging tax incentives, when applicable, to realize [tax credits](#) ranging from \$2,400 - \$15,000.

### Enhance Shareholder Value

“Hiring individuals with disabilities is, in fact, good for business. The return on investment to SunTrust can be measured in several ways. One, it helps our diversity initiatives, building a strong workforce; two, it helps us to develop products and services, expanding our customer base; and three, it enables us to reach out to our entire community. It’s good for shareholders and it’s good for business.”

CT Hill, Chairman, President, and CEO  
SunTrust Banks Mid-Atlantic

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## Human Capital

*Mine the Wealth of  
Diverse Talent*



Strong human capital strategies, which include recruiting, hiring, and retaining employees with disabilities, are pivotal to maintaining your competitive advantage. By having the right talent at the right place at the right time you meet critical business needs. [Hear](#) or [read](#) more about what employers have to say.

Your business can profit from a disability talent pool.

### Recruiting

- Expand your talent pool by recruiting candidates with disabilities.
- Gain access to a skilled and valued workforce.

### Retention

- Retain the skills and knowledge of employees who acquire disabilities.
- Reduce staff turnover.

### Cost/Benefit

- Reduce the average cost of hiring and training.
- Increase productivity and performance using cost-effective technology, tools, and resources.
- Leverage tax benefits.

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## Mine the Wealth of Diverse Talent

Strong human capital strategies are pivotal to maintaining a competitive advantage. Having the right talent at the right place at the right time is critical. Meet your business goals and objectives by expanding your recruiting, hiring, and retention strategies to include employees with disabilities. Businesses profit from this talent pool.

### Recruiting

Based on the labor projections from the [Department of Labor Bureau of Labor Statistics](#), employers can expect a workforce shortage within the next five years. According to a [report from the Society for Human Resource Management \(SHRM\)](#), 79% of companies reported a big gap in their talent pipeline. Many employers are finding success with an often overlooked talent pool — candidates with disabilities. Forward-looking employers are developing proactive sourcing plans to create a recruiting pipeline that includes candidates with disabilities.

Companies seeking talent from entry-level to senior management can increase success by hiring skilled and valued employees with disabilities. For example, employers seeking qualified candidates are expanding into talent pools such as students with disabilities and disabled veterans. Nearly 2.2 million (11%) of [emerging college students](#) have a disability. There are over 24 million disabled veterans, including more than [180,000 from the recent war](#) on terrorism – a number that continues to rise.

### Retention

The [costs of replacing employees](#), including those who acquire a disability, are high, ranging from 93 to 200% of an employee's annual salary; retaining them makes good business sense. This not only meets ongoing staffing needs, but also reduces costs such as disability liability, workers' compensation, and staff training.

Employees with disabilities, when fully engaged, have been shown to be productive employees who tend to remain with their employer. A recent [DePaul study](#) of 314 employees across several industries indicates participants with disabilities had fewer scheduled absences than those without disabilities, and that all participants had nearly identical job performance ratings.

[Anecdotal and survey research](#) indicate that employees with disabilities may be less likely leave a company than their nondisabled counterparts. For example, Hire Potential found that their placements stayed on the job an average of 50% longer than those without disabilities and Marriott employees hired through their Pathways to Independence Program experienced a 6% turnover rate versus the 52% turnover rate of their overall workforce.

### Cost/Benefit

When leveraging the strengths of a person with disabilities, you can increase your hiring pool, keep valuable and trained employees, and earn tax advantages. [Fortune magazine](#) reported that after Carolina Fine Snacks, a small business in Greensboro, NC, started hiring people with disabilities, employee turnover dropped from 80% every six months to less than 5%; productivity rose from 70% to 95%; absenteeism dropped from 20% to less than 5%; and tardiness dropped from 30% of staff to zero.

[Surveys of employers](#) who used the Job Accommodation Network (JAN) show that 50% of all accommodations cost from \$0 to \$50 and 88% of all accommodations cost less than \$1,000. Most employers surveyed also reported that dollar benefits far outweigh dollar costs, and some

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of the main benefits reported include:

- 86% of employers surveyed indicated they were able to hire and retain qualified employees.
- 56% of employers surveyed experienced increased productivity of all employees.
- 39% of employers surveyed reduced workers' compensation and insurance costs.

Besides being inexpensive, most accommodations are very simple. For example, as showcased in the film *America's Strength*, IBM accommodated a travelling salesman experiencing vision loss by providing additional cab fares, thereby retaining a top performer who closes deals valued from \$10,000 to \$36 million.

Tax incentives can provide an added benefit for employers by offsetting costs associated with accommodating an employee or making their businesses accessible. These benefits include:

- Work Opportunity Tax Credit – up to \$2,400 per year.
- Small Business Tax Credit – up to \$5,000.
- Tax Deduction to Remove Architectural and Transportation Barriers to People with Disabilities and Elderly Individuals – up to \$15,000 per year.



## Innovation

*Diverse Issues,  
Innovative  
Solutions*



Innovation is key to your business' success. Employees with disabilities bring unique experiences and understanding that transform a workplace and enhance products and services. As part of your team, employees with disabilities help build your business and can lead your company into the future. [Hear](#) or [read](#) more about what businesses have to say.

### Workplace Innovation

- Create more efficient and effective business processes.
- Develop and implement management strategies to attract and retain qualified talent.
- Use technology in new ways to increase productivity.

### Product and Service Innovation

- Stimulate new product and service development through disability-inclusive diverse teams.
- Customize products and services to increase profitability.

### Defining the Future

- Foster the development of next-generation products and services.

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## Diverse Issues, Innovative Solutions

Innovation does not just happen. Innovation requires new ideas and unique talent, which come from people, including those with disabilities.

### Workplace Innovation

Employees with disabilities contribute to your organization's success by bringing unique perspectives, problem-solving skills, and experiences to the workplace. According to "[Leveraging Diversity to Improve Business Performance](#)", *Human Resource Management, Winter 2004*, diverse teams that include employees with disabilities are creative, with increased synergies that contribute to the development of more efficient and effective business processes.

Innovation leads to ways to work more efficiently, cooperatively, and collaboratively. For example, when A&F Wood, a small manufacturing company in Howell, Michigan, reorganized a work station to accommodate an employee with a visual impairment, they discovered a more efficient layout for all employees to use. Similarly, Walgreens modified their distribution center's supporting technology, making it easier for their employees with disabilities to use. What they soon discovered was that the changes simplified tasks for all employees, increasing productivity.

### Product and Service Innovation

Employees with disabilities contribute to the creativity of an organization in developing products and services with a broad customer appeal. They bring a perspective about how customers with disabilities perceive and interact with your products and services, which can be valuable in improving or identifying new features. Employees with disabilities are good for business. They add diversity to a workforce, something that former Cisco CEO John Chambers has long trumpeted as a factor in improved productivity and creativity. When Cisco Systems began hiring employees with disabilities, they recognized an additional benefit: improved interaction with the company's clients, many of whom also had employees with disabilities.

Tools designed to make life easier for people with disabilities are now incorporated in a wide range of products. Examples include:

- Technology used to improve wheelchairs for people with mobility impairments is now being used to help all people move in cities and large facilities through the use of Segways.
- Captioning developed to help people who are hard of hearing or deaf enjoy television and videos is now helping all people obtain information in crowded or noisy environments.
- Text messaging, which has long been used by the deaf community, has now become commonplace in businesses (through the use of Blackberries) and in personal lives (through the use of cell phones).
- Large screens used to help individuals with low vision are now highly sought after items both at work and at home.

### Defining the Future

People with disabilities have contributed to our society in many areas, including the political leadership of Franklin Roosevelt, the scientific innovation of Stephen Hawking, and the music composition of Beethoven. People with disabilities will continue to define the future whether they be the next world leader, the returning veteran, your next-door neighbor or you.

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## Marketing

Access New  
Marketing  
Opportunities



Customers with disabilities and their families, friends and associates represent a [trillion dollar market segment](#). They, like other market segments, purchase products and services from companies that best meet their needs. A large number of Americans also say they prefer to patronize businesses that hire people with disabilities. [Hear](#) or [read](#) more about what businesses have to say.

Increase your opportunity to gain a lasting customer base.

### Capitalizing on New Market Opportunities

- Mirror the market to attract a wider customer base.
- Increase your market share.

### Developing New Products and Services

- Respond to marketplace needs.
- Lead your market.
- Increase profitability.

### Spotlights

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## Access New Marketing Opportunities

Nearly 30% of the [70 million American families](#) have at least one family member with a disability. The disability market, which includes customers with disabilities and their extended networks (family members, friends, colleagues, support service providers, etc.), represents a [trillion dollar market segment](#). Like other market segments, they purchase products and services from companies that best understand and meet their needs. This marketing opportunity spans beyond the disability market. A [recent poll by the University of Massachusetts](#) found that 87% of Americans surveyed say they prefer to patronize businesses that hire people with disabilities.

## Capitalizing on New Market Opportunities

- According to [Market Research.com](#), 54 million Americans with disabilities represent the third largest market segment behind Baby Boomers and the mature market, placing them ahead of Hispanics, African Americans, Gen X, teens, and Asian Americans.
- Of [people with disabilities](#):
  - 73% are heads of households
  - 48% are principal shoppers
  - 58% own their own homes
- There are approximately 24 million disabled veterans, including the [180,000 service members](#) returning from the war on terrorism.

Employers recognize that mirroring the market attracts a wider customer base and increases market share. So what better way to engage this significant market segment than through the insight, talents and skills of employees with disabilities? A diverse workforce can lead to an increased market share, whereas lack of diversity can lead to a reduced market share. When you recruit and retain employees with disabilities, you increase your opportunity to gain a lasting customer base, the disability market.

## Developing New Products and Services

Employees with disabilities are important team members in designing and developing new products and services with market viability. Through their experiences, perspectives, and needs, employees with disabilities bring innovative ideas to design new products and to identify new market opportunities for existing products and services.

Employees with disabilities contribute to the creativity of an organization in developing products and services with a broad customer appeal. They bring a perspective about how customers with disabilities perceive and interact with your products, which can be valuable in improving or identifying new features (e.g., cell phone and computer features), and help identify new products (e.g., the Segway).

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## Diversity

*Expand Your  
Diversity Dividend*



Disability adds another dimension to your diversity efforts, contributing to the development of unique and creative business solutions. Employees with disabilities come from all backgrounds and ages, and have varied skills and perspectives, adding value to your company. [Hear](#) or [read](#) more about what businesses have to say.

### Diverse Workplace

- Achieve results and increase innovation, productivity and problem solving.
- Enhance diversity of your workforce with employees with disabilities.
- Improve employee morale.

### Diverse Marketplace

- Attract a broader customer base.
- Meet the needs of the expanding global market.

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## Expand Your Diversity Dividend

Diversity is a market-based issue with real financial advantages. People with disabilities are widely distributed across race, ethnicity, gender, socioeconomic levels, sexual orientation and age. What makes this community unique is it represents the [largest minority market segment](#) and accounts for approximately \$1 trillion in discretionary spending. Building an inclusive culture continues to be a [top priority](#) on most companies' strategic agendas, bringing innovation and profitability to the organization.

### Diverse Workplace

Diversifying the workplace goes beyond increasing the variety of identity groups on the payroll to actually valuing diversity and its contributions to the organization's development and bottom line. Disability adds another dimension to your diversity efforts, bringing a wide range of skills, perspectives, and creativity to develop business solutions. Employees with disabilities have unique and competitively relevant knowledge and perspectives about work processes and, as noted in the Harvard Business Review, bring different perspectives on how to successfully meet work requirements and goals. This helps your company grow by improving functions, strategies, operations and practices.

Competition for the best talent requires organizations to reach out and embrace an increasingly diverse labor pool. Diversity issues are considered important and are projected to become even more important in the future due to [increasing differences in the U.S. population](#). Smart companies are awakening to, and leveraging, the power and potential of workers with disabilities.

Workforce diversity is smart business – it [lifts morale and enhances productivity](#). A recent study conducted by Adecco USA found that, not only do the majority of workers think that a diverse workforce makes their organization more successful, but also over half of the respondents (53%) felt that the more diverse their company, the more productive a worker they would become.

### Diverse Marketplace

Diversity is a bridge to attract a more diverse customer base. The broadly networked disability community reaches a wide range of people. And Peter Drucker takes this concept a step further, indicating that when you make disability an integral part of your company's hiring initiative, you engage in not only a social endeavor, but also a sound business strategy.

Global economies require that organizations have diverse workforces to reflect and reach an increasingly diverse customer base. A diverse workforce leads to increased market share, while a lack of diversity leads to a diminished market share.

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## Social Responsibility

*Do the Right Thing...  
Do the Smart Thing...  
Do the Profitable  
Thing*



Customers and employees support businesses that improve the quality of life of workers, their families, the community and society. Demonstrate your corporate social responsibility by employing people with disabilities, including youth, maturing workers, and disabled veterans. [Hear](#) or [read](#) more about what businesses have to say.

### Value in the Marketplace

- Connect with a significant market segment.
- Increase customer loyalty and brand trust.
- Contribute to America's global competitiveness and economic strength.

### Value in the Workplace

- Improve employee morale.
- Leverage the unique experiences and skills of employees with disabilities – including disabled veterans.
- Attract qualified candidates who value diversity.

### Spotlights

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## Do the Right Thing... Do the Smart Thing... Do the Profitable Thing

In *Frontiers of Management*, Peter Drucker maintained that, “the first responsibility of business is to make enough profit to cover the costs for the future. If this social responsibility is not met, no other social responsibility can be met. . . . the proper social responsibility of business . . . . is to turn a social problem into economic opportunity and economic benefit, into productive capacity, into human competence, into well-paid jobs, and into wealth.”

Whether you call it corporate responsibility, corporate citizenship, community partnership, or just doing the right thing, more and more businesses are recognizing the value of social responsibility. This is reflected in the results of a [2007 McKinsey survey](#) where 95% of CEOs surveyed said that society now has higher expectations of business taking on public responsibilities than it did five years ago. When a company acts irresponsibly, it makes headlines, but when a company acts responsibly and ethically, it [builds lasting brand trust](#).

### Value in the Marketplace

A company's reputation is strongly linked to its commitment to corporate responsibility, a commitment that begins in the workplace and extends to its operations, communities, and customers. Acting as a socially responsible business [enhances your shareholder value](#). Hiring people with disabilities can increase customer loyalty:

- According to a recent [University of Massachusetts survey](#), 92% of the American public view companies that hire people with disabilities more favorably than those that do not; 87% of the public also agree that they would prefer to give their business to companies that hire people with disabilities.
- According to Tim Sanders in *Saving the World at Work*, 65% of Americans are willing to switch to a brand associated with a good cause if price and quality are relatively equal.
- Socially responsible investments – mutual funds that screen companies for their contributions to society – rose 258% in the last ten years, a return on investment that beats the market by more than 15%.

### Value in the Workplace

Today's customers and employees support businesses that improve the quality of life for workers, their families, the community and society. You demonstrate your corporate social responsibility by employing people with disabilities, including youth, maturing workers, and disabled veterans. As indicated in *Saving the World at Work*, employers who demonstrate their corporate social responsibility can become an employer of choice.

- 10% of young job seekers identified themselves as “ethical enthusiasts,” more concerned about the values of their potential employer than they are about starting take-home pay.
- A 2006 study of 14- to 18-year-olds found 78% said money was less important than personal fulfillment – purpose trumps a paycheck.

When you hire people with disabilities, you can increase employee loyalty and productivity while attracting and retaining the best talent.

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## Frequently Asked Questions

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- [Where can I find out about the “Ticket to Work” program?](#)
- [What are the legal risks associated with hiring employees with disabilities?](#)
- [What are some other resources for employing people with disabilities?](#)

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I want to hire more people with disabilities. How do I get started?

As an executive or manager, committed to actively hiring people with disabilities, you can communicate the value of hiring people with disabilities with your staff. Depending on their level of awareness, you can provide them with training related to working with people with disabilities. You can also refer them to a [free online tutorial](#). The [Employer Assistance & Recruiting Network \(EARN\)](#) can also assist you in learning about processes, tools, and resources that can help you get started.

How common are disabilities in the United States?

Disabilities are more common than you think. According to the 2000 U.S. Census, one in five Americans has a disability. As the population ages that number is [expected to grow](#). We recognize people with disabilities when we see a wheelchair, a cane, a service animal, or a person using sign language. We do not necessarily recognize people with invisible disabilities including people with epilepsy, traumatic brain injury, mental health conditions, arthritis, diabetes, learning disabilities, or [other disabilities](#).

What performance standards should I have for my employees with disabilities?

You should hold all your employees to the same established performance standards for their positions. People with disabilities have the same skills as people without disabilities – the only difference is that they might do things differently. Employees with disabilities are contributing to business successes in many ways. This includes employees with developmental disabilities who prepare surgical trays in major hospitals, employees with visual disabilities who work in manufacturing plants, and employees with learning disabilities who lead national organizations.

What resources are available to help me attract candidates with disabilities?

[EARN](#) provides free consulting on disability employment matters, as well as assistance in finding candidates. The [USBLN®](#), a business-to-business network of employers with an interest in hiring people with disabilities, can assist in giving you ideas and guidance. There are also several other [national](#) and

[local](#) resources that can help. Some simple ways of attracting candidates with disabilities is to demonstrate that you are interested in employing them. This can include stating your commitment and interest on your career website, attending job fairs which are disability focused, posting jobs on disability-oriented job boards and including the visibility of employees with disabilities on your website and in your advertisements.

Where can I find qualified candidates with disabilities?

There is a vast system of employment service providers and programs that can help. Some of the larger ones include:

- [Vocational Rehabilitation Agencies](#)
- [Career One-Stop Centers](#)
- [Veteran Service Organizations](#)
- [Workforce Recruitment Program](#)
- [Employer Assistance & Recruiting Network](#)

In addition, you might look towards community-based and non-profit organizations, college and university disability coordinators, professional associations, and advocacy and networking groups.

Do I need to provide anything special for employees with disabilities?

Many employees with disabilities require nothing more than the consideration you may already be providing to your employees. This includes the use of flexible work schedules, teleworking, and restructuring workstations. Some employees may require accommodations such as specialized software. Accommodations are nothing more than tools to ensure that someone can be productive. If an accommodation is needed, the [Job Accommodation Network](#) (JAN) provides free consulting to help you determine the right accommodation. Many companies have found that by centralizing funding for accommodations at a corporate level, they can decrease managers' concerns about accommodations and can convey senior management commitment to increase the hiring of people with disabilities.

How much do workplace accommodations cost?

In general, reasonable workplace accommodations are low, or cost nothing. In 2007, JAN released the [results of a study](#) of 1,182 employers from a range of industries; 46% reported workplace accommodations cost absolutely nothing, while 45% experienced a low, one-time cost of around \$500.

How can we best attract and serve customers with disabilities?

You can strive to become recognized as a company which is disability friendly – one that is aware of the needs of people with disabilities and provides them and their extended networks with relevant products and services. Training your staff in disability etiquette will also give you a competitive advantage. The [Disability and Business Technical Assistance Centers](#) (DBTACs) can provide you with support and assistance. The Department of Justice also provides a [free online tutorial](#) to assist you.

How do I prepare managers and employees for an inclusive workforce?

You may be surprised that very little preparation is required. Many managers and employees may be aware of disability matters and do not require any preparation. A good practice might be to include disability [etiquette](#) or [sensitivity training](#) as part of your new employee and/or annual training activities.

Can I fire an employee with a disability who is not doing their job?

Yes. The Americans with Disabilities Act (ADA) states that as long as an individual with a disability has been provided with an accommodation, if requested, that individual can be treated the same as other employees when evaluating performance. This includes taking disciplinary actions for those who are not performing their essential job functions. If you are unsure whether you should accommodate or discipline,

you can contact [JAN](#) for guidance.

Are there tax incentives for hiring people with disabilities?

Yes. You may be eligible for \$2,400 to \$15,000 in tax credits. These tax credits are available to help employers cover the cost of accommodations for employees with disabilities and to make workplaces accessible. These include the IRS Code Section 44, Disabled Access Credit (Small Business Tax Credit), IRS Code Section 190, Barrier Removal Tax Deduction (Architectural/Transportation Tax Deduction) and the Work Opportunity Tax Credit (WOTC). Visit the Internal Revenue Service's website for more information on [these credits](#) and talk with your tax advisor.

Where can I find out about the "Ticket to Work" program?

The Social Security Administration's [Ticket to Work](#) program allows employers who register and hire people with disabilities who are receiving social security disability benefits to receive up to \$20,000 for every employee they hire who leaves the social security rolls.

What are the legal risks associated with hiring employees with disabilities?

One of the best ways to minimize risk is to create an inclusive work environment and to be aware of the rights of all employees. The legal risks of hiring employees with disabilities are no different from hiring from any other candidate pool. Companies report that they encounter more lawsuits related to customer safety than to disability employment. Visit the Office of Disability Employment Policy's (ODEP) website to learn more about [your responsibilities](#) under [federal laws](#) that protect individuals with disabilities.

What are some other resources for employing people with disabilities?

The Department of Labor's [Office of Disability Employment Policy](#) (ODEP) provides leadership on disability employment policies and practices through research yielding authoritative and credible data on employment of people with disabilities.

The [Employer Assistance & Recruiting Network](#) (EARN) provides cost-free consulting services to help employers recruit and hire qualified workers to meet their staffing needs.

The [Job Accommodation Network](#) (JAN) provides employers with information about accommodations and related issues to facilitate the employment and retention of workers with disabilities.

[Disability and Business Technical Assistance Centers](#) (DBTACs) provide information, training, and technical assistance on the Americans with Disabilities Act (ADA).

[Governors and Mayors Committees](#) provide state and local information on disability matters.

The [US Business Leadership Network](#) (USBLN<sup>®</sup>) promotes best practices in hiring, retaining, and marketing to people

[Vocational Rehabilitation \(VR\) Agencies](#) provide employers with access to candidates with disabilities and post-employment support.

One-Stop [Disability Program Navigators](#) are [State One-Stop](#) supports that provide information and guidance on disability employment matters.

[Other State and Local Resources](#)



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