

2013-11-03

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

Alexis D. Henry
University of Massachusetts Medical School

Et al.

Let us know how access to this document benefits you.

Follow this and additional works at: https://escholarship.umassmed.edu/commed_pubs



Part of the [Health Economics Commons](#), [Health Law and Policy Commons](#), [Health Policy Commons](#), [Health Services Administration Commons](#), and the [Health Services Research Commons](#)

Repository Citation

Henry AD, Mitra M, Gettens J, Zhang J. (2013). Economic Wellbeing and Life Satisfaction Among Working and Non-Working Adults with Disabilities. Commonwealth Medicine Publications. <https://doi.org/10.13028/f2ar-v614>. Retrieved from https://escholarship.umassmed.edu/commed_pubs/83

This material is brought to you by eScholarship@UMMS. It has been accepted for inclusion in Commonwealth Medicine Publications by an authorized administrator of eScholarship@UMMS. For more information, please contact Lisa.Palmer@umassmed.edu.

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

University of Massachusetts Medical School

Disability, Health and Employment Policy Unit, Center for Health Policy and Research

Alexis D. Henry, ScD, OTR/L; Monika Mitra, PhD; John Gettens, PhD; Jianying Zhang, MD, MPH



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 | |
| | 55-64 years | 124 | 29 | 181 | 22 | |
| | | 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.

Acknowledgements

This study was supported by the MA Medicaid Infrastructure and Comprehensive Employment Opportunities Grant from the Centers for Medicare and Medicaid Services (CFDA # 93-768)

For additional information, contact alexis.henry@umassmed.edu