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Predicting Employment Intention of SSA Beneficiaries: A Theory-Based Approach

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**Predicting Employment Intention of SSA Beneficiaries:
A Theory-Based Approach**

Predicting Employment Intention of SSA Beneficiaries: A Theory-Based Approach

A dissertation submitted in partial fulfillment
of the requirements for the degree of
Doctor of Philosophy in Rehabilitation

by

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Abstract

Employment has become an integral aspect of American society. Each year, millions of Americans engage in job search as a result of economic conditions, involuntary job loss, completion of their education, or the desire to pursue a new career opportunity. However, the employment reality for persons with disabilities remains stark. In 2012 the employment rate of working-age people with disabilities was 32.7 percent, compared to 73.6 percent for those without disabilities. Given the long-standing employment gap between persons with disabilities and those without disabilities, this exploratory research utilizes the Theory of Planned Behavior (TPB) to predict determinates of Social Security Administration (SSA) beneficiaries job search intentions. This study retained five of the eight variables related to the TPB and provides insight into the barriers that individuals with disabilities face. Specifically, beneficiaries identified (a) they were not working because they could not find a job they were qualified for; (b) previous attempts were discouraging; (c) employers would not give an opportunity; (d) they were not limited by a physical or mental condition, and (e) they were not prevented due to their physical or mental condition. As this is the first study to utilize the TPB with a SSA beneficiary population, it provides a rationale for the need to conduct further investigations regarding the constructs of the theory and related interventions to close the employment gap experienced by persons with disabilities.

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Dedication

In remembrance of my mother, Pat Corsello, and all those who have come before me, this work is dedicated to my family and perfect circle of friends

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CHAPTER I

INTRODUCTION

For more than two decades, one of the principal goals of United States disability policy has been to improve employment opportunities for working-age adults with disabilities. Achievement of the national policy goals proclaimed in the Americans with Disabilities Act As Amended (ADAAA) -- equality of opportunity, full participation, and economic self-sufficiency -- depends on removing barriers to employment for people with disabilities (Kaye, 2003). The passage of the ADAAA, with its provisions prohibiting discrimination against applicants and workers with disabilities and requiring “reasonable accommodations” in the workplace, seemed to herald a new era of expanded horizons for people with disabilities in employment. Expectations for a rapid and substantial increase in employment rates were high (Kaye, 2003). Yet, 23 years after the enactment of the legislation, evidence of progress in the employment arena has been scarce and unconvincing (McNeil, 1997; 2000).

Recent data from the Social Security Administration support these assumptions as evidenced in the following comments from the “Building on the ticket: A new paradigm for investing in economic self-sufficiency for people with significant disabilities Final Report to the President and Congress Year Eight of the Panel”(2008; pp. 8-9):

- The employment rates of men and women with significant disabilities have not improved and may have declined between 1986 and 2004.
- According to the Current Population Survey, the employment rate of working age people with a work limitation dropped from 24.5 % in 2000 to 19.3 % in 2004.
- Partially as a result of changing demographics, including an aging population, disability income support programs are growing at rates that are outpacing the general

population growth. Between 1989 and 2005, the general U.S. population grew from 246.8 million to 296.5 million. During that same period, the number of SSDI beneficiaries increased from 4.1 million to 8.3 million, and the annual total expenditures rose from \$23.8 billion to \$88.0 billion. The number of individuals receiving SSI due to disability or blindness rose from 3.1 million to 5.9 million, and the annual Federal expenditures rose from \$9.2 billion to \$29.2 billion.

- Between 1989 and 2005, the number of SSI recipients under age 18 increased from 299,200 to 1.0 million, growing as a percentage of the total SSI beneficiary population from 7% to 15 %. On average, people who enter SSI prior to age 18 remain on the rolls for 27 years.

Findings from the 2010 National Organization on Disability/Harris Survey of Americans with Disabilities documented critical gaps between Americans with disabilities and the general population. Key statistics include:

- Among all working age (18-64) people with disabilities, only 21% say that they are employed full or part-time, compared to 59% of working age people without disabilities, a gap of 38 percentage points.
- Among those with disabilities who describe themselves as unemployed, 73% cite their disability as one of the reasons why they are not currently working. Other reasons for unemployment include being unable to find a job in their line of work (cited by 56%) and being unable to get the accommodations needed to effectively perform in the workplace (37%).

- People with disabilities who are not employed describe themselves as unemployed but looking for work (14%), unemployed and not looking for work (14%), retired (14%), a stay at home spouse or partner (7%), or other (29%).
- Almost one-quarter (23%) mention as a reason for their unemployment the fear that getting a job would mean losing their federal health benefits.
- A significant number of people with disabilities (43%) claim that they have encountered some form of job discrimination throughout their life.
- People with disabilities are still much more likely to be living in poverty.
- People with disabilities are less likely than those without disabilities to socialize with friends, relatives or neighbors, once again suggesting that there are significant barriers to participation in leisure activities for this population.

(<http://www.2010disabilitysurveys.org/pdfs/surveyresults.pdf>, p.10-15 /retrieved 12/4/13)

In commenting on the recent 2007 – 2009 recession, Kaye (2010) noted that labor force participation from October 2008 to June 2010 decreased among persons with disabilities from 5.4 million to 4.9 million. In contrast there was no statistically significant change in the percentage of labor force participants without disabilities.

Social Security Administration

The Social Security Administration (SSA) administers two programs that provide income support to nearly 11 million working-age people with disabilities -- the Social Security Disability Insurance (SSDI) program and the Supplemental Security Income (SSI) program (Livermore, Stapleton & Roche, 2009). To qualify for either program, an applicant must demonstrate that he

or she is unable to work at substantial wage levels due to a long-term, medically determinable impairment. The passage of the Ticket to Work and Work Incentives Improvement Act of 1999 (Ticket Act) prompted numerous changes in the SSI and SSDI programs intended to encourage the return-to-work efforts of disability program participants. Over the past twelve years, SSA has instituted initiatives that provide beneficiaries with (a) information about how work affects their benefits, (b) options for accessing employment services, (c) easier access to the disability rolls following unsuccessful work attempts, and (d) more efficient processing of earnings information by SSA staff. The Ticket Act also established the Ticket to Work program which greatly expanded the types of organizations that SSA would pay to support beneficiaries' employment efforts.

SSA's recent focus on employment represents a major change in the culture of its disability programs which originally provided income support to individuals deemed unable to work. While the vast majority of beneficiaries do not attempt to secure a job once they are on the disability rolls, and few leave the rolls due to work in any given year (Muller 1992), SSA's increased focus on employment reflects a more general change in societal attitudes about disability. With the appropriate support and economic incentives, many people with significant disabilities are capable of working and achieving a significant degree of independence. Strategies for positively affecting recipients' intentions to explore return-to-work options and commit to job search behaviors have, therefore, become increasingly important with the advent of the Ticket program.

Yet despite these societal changes, a rapidly increasing proportion of working age adults has been applying for and receiving federal disability benefits under SSDI and SSI programs. The SSA's disability benefit rolls; including those receiving SSI, SSDI, or both; expanded from

5.4 million in 1990 to 8.3 million in 1999, or from 3.9 percent to 4.9 percent of the working-age population.

Work has not been the reality for persons with disabilities who are beneficiaries under the SSDI or SSI programs. Despite this more conducive atmosphere for work, the number of beneficiaries who leave the SSDI or SSI rolls because of work activity has remained at less than one half of one percent of all beneficiaries (Sheldon, 2002). In the U.S., effective return to work policies and interventions are needed to contain the growth of the disability rolls. The potential savings from return to work policies to the Social Security Trust Fund are significant. According to the GAO (1999), if an additional 1% of the SSDI and SSI working age population were to leave the rolls and return to work, lifetime disability cash benefits would be reduced by \$3 billion.

So why have high benefit and unemployment rates continued despite federal efforts to improve employment outcomes for persons with disabilities? The population with disabilities is much more fluid than other minority populations for which employment and unemployment rates are often measured. Unlike racial, ethnic, and gender groups, the membership status of people with disabilities changes; persons may acquire a disability and move in and out of work rolls, or they may acquire a disability and then drop out of the sample a few years later, either by reaching retirement age or by dying, or their limitation worsens from one that allows them to hold a job to one that prevents them from working. Despite these barriers, disability and disability policies remain important fiscal and societal issues in America.

Importance of Employment

Work is a construct that has different meanings for different people. To some, a job is manual labor, while others regard employment as a purely intellectual activity or one that provides a good or service. In the U.S, work is an adult role in which one utilizes skills and abilities to perform activities that are intrinsically valued and financially rewarded (Gettens, H., Laszlo, A., & Himmelstein, J., 2012). Judgments regarding an individual's ability to hold a job may depend not only on a person's health, skills, attributes, talents, and work history, but also on his or her cultural and socioeconomic background, prior encounters with environmental or attitudinal barriers to employment, and on whether alternatives to work are available (Kaye, 2003).

Likewise, persons with disabilities face many barriers to employment including (a) poor health; (b) lack of education, skills, or training required for available positions; (c) lack of supports to enable employment, such as reliable transportation to and from work or personal assistance to prepare for work; (d) labor market factors, such as discrimination or lack of available positions; and (e) problems with the benefits system, such as work disincentives or a lack of information about and complexity of existing work incentives (Livermore and Goodman 2009). When these barriers combine to impede the person's ability to acquire employment, the probability of positive outcomes is significantly decreased. Work is highly valued in Western societies, and most adults' identities are shaped by the fact that they work and earn money. Moreover the type of work that they do is equally important to their identities as evidenced by the frequent query, "What do you do?" Work also governs the pattern of daily occupation which provides structure and creates necessary routines for the individual and family (Leufstadius, Eklund, & Karin-Erlandsson, 2007). Given that work both defines the person and lessens the

financial demands on major social programs such as Social Security, it is important to understand the factors that predispose a person to seek and maintain employment.

Theoretical Framework

Studies of the predictors of job search behavior among unemployed people (Saitere, 2010; Van Hooft & Noordzij, 2009; Brokenshire, 1997) have often used attitude-behavior models such as Fishbein and Ajzen's (1975) Theory of Reasoned Action (TRA), Ajzen's (1985) Theory of Planned Behavior (TPB), or Feather's (1982) Expectancy-Value Theory (EVT). Applied to job search behavior, the TRA states that the immediate antecedent of job search behavior is the intention to look for a job. Job search intention, in turn, is predicted by the extent to which a person has a positive or negative evaluation that job search behavior will lead to a successful outcome (i.e., job search attitude) and the perception of social pressure to look for a job (i.e., subjective norm).

The TRA only applies to behaviors that are under the individual's volitional control (Ajzen & Madden, 1986). Therefore, Ajzen (1985) proposed the Theory of Planned Behavior (TPB) which extends the TRA by including the concept of perceived behavioral control. Applied to job search, perceived behavioral control pertains to people's confidence in their ability to perform various job search activities such as prepare an appropriate resume and respond to job interview questions. Perceived behavioral control is reported to influence behavior both indirectly (through intention) and directly, (i.e., people will be more likely to form job search intentions if they are more confident about their ability to perform job search activities; Ajzen, 1985). In addition, holding job search intention constant, individuals with high levels of perceived behavioral control will be more likely to actually carry out job search activities than

others with lower levels of perceived behavioral control (Ajzen, 1991). A few studies have applied the TRA and TPB to job search behavior. In their study of job search behavior among people who had recently become unemployed, Vinokur and Caplan (1987) found support for the TRA. Van Ryn and Vinokur (1992) and Caska (1998) found support for the TPB to predict job search behavior among unemployed people and graduating students, respectively.

Several other job search studies among unemployed people seeking re-employment have been conducted. For example, Van Hoof and Noodzig (2009) and Kanfer and Hulin (1985) found a significant relationship between job search self-efficacy and job seeking among hospital employees who had recently become unemployed. Lay and Brokenshire (1997) also found support for the hypothesized positive relationships of job search importance, pleasantness, and competence with job search intentions and behavior in a sample of unemployed individuals. Although the TPB is a widely used theoretical framework (Armitage & Conner, 2001), comparatively little research has examined the validity of the TPB in the vocational domain with a disability population.

The TPB (see Figure 1) states that individuals' behavior is based on their intention to perform that behavior. This behavioral intention is itself influenced by attitudes (i.e., the positive and negative evaluation of the expected outcome of a certain behavior), subjective norms (i.e., the belief about what others think of the behavior), and perceived behavioral control (i.e., the degree to which individuals believe that the behavior is under their control.) Behavioral intention is considered a mediating factor in the association among attitude, subjective norm, and perceived behavioral control.

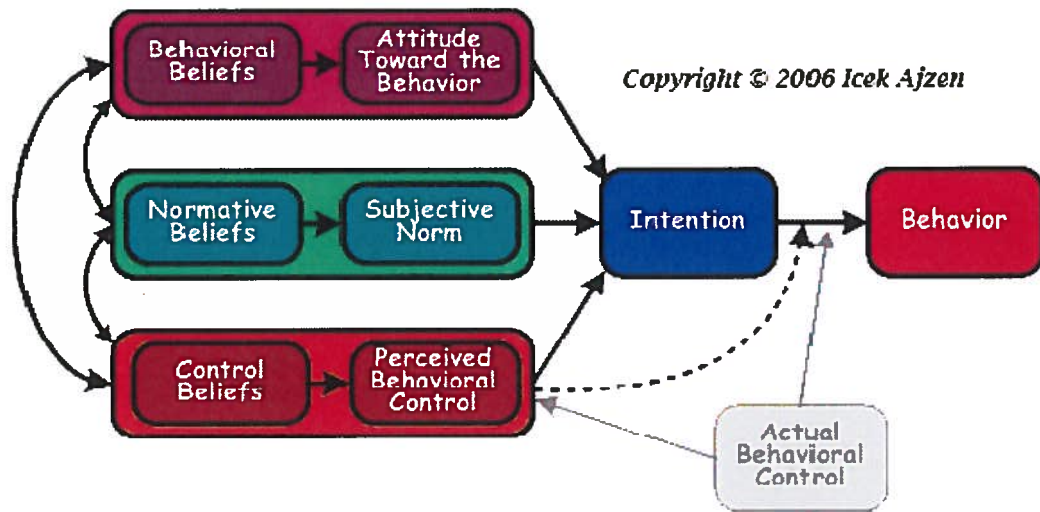


Figure 1. Model of the Theory of Planned Behavior from <http://people.umass.edu/aizen/tpb.diag.html>
 Reprinted with permission.

Statement of the Problem

Current studies conducted by Mathematica Policy Research, Inc. focus on profiles of working age (ages 18 to 64) SSI and SSDI beneficiaries' characteristics, activities, and outcomes closely associated with employment (Livermore, 2011). However, little research is being conducted from a theoretical framework that attempts to predict a beneficiary's intention to return to the workforce. In a recent Ebsco search of job search intention, sixteen (16) articles were presented from 2000-2011 with three being duplications, and none of the articles specifically identified participants as persons with disabilities or addressed the applicability of the TPB model. Consequently, the rationale for this study is compelling. If rehabilitation professionals and policy makers can predict job search intention, they can predict the likelihood of job search behavior and implement policies and vocational strategies to promote more positive employment outcomes for persons with disabilities. In this regard, research conducted by Herbert, Drebing, Mueller and Ormer (2006) indicates that there are benefits to working and costs associated with being unemployed that are likely to influence an individual's intention to

engage in certain job search activities. Benefits of work include income, fringe benefits, structured time, contact with other people, and a sense of identity, both individual and collective (Jahoda, 1982). Potential costs associated with working include loss of leisure time, increased stress, and potential loss of SSA benefits. Alternatively, some benefits of unemployment include increased leisure time or time for other life activities. Costs of unemployment include financial stress, isolation, and low self-esteem (Price, Choi, & Vinokur, 2002; Feather, 1990). Although not the intent of this study, findings from this investigation may also contribute to our understanding of interventions that enable individuals with disabilities to maintain their employment by fostering better understanding of the complex nature and interaction of attitudes, normative beliefs and behavior control. As mentioned earlier, current statistics indicate that increases in unemployment among people with disabilities are placing greater financial strain on the federal government. Thus, job search behavior has attracted a substantial amount of research attention (Livermore, 2011; Kanfer, Wanberg & Kantrowitz, 2001).

Livermore (2009, p. 1) investigated the work-orientation of SSI and SSDI beneficiaries and reported that “work oriented beneficiaries were significantly more likely to be enrolled in SSDI, have higher lifetime earnings, be younger, be more educated and report being in better health.” Consequently, the main purpose of this study is to determine the extent to which TPB variables enhance the ability to predict work orientation (i.e., job search intention) among SSA beneficiaries.

The current study extends the existing literature by studying job search intention in a sample of unemployed individuals with disabilities who are SSA beneficiaries and includes job seekers with a broad range of vocational and educational backgrounds. Specifically, using hierarchical regression analysis of data from The National Beneficiary Survey (NBS) Public Use

Files (<http://www.ssa.gov/disabilityresearch/nbs.html>), this study investigated the validity of the TPB as a model both for describing and comparing antecedents of job search intention among SSA beneficiaries.

As part of an evaluation of the Ticket to Work and Self-Sufficiency program (TTW), Mathematica Policy Research (MPR) conducted the fourth round of the National Beneficiary Survey (NBS) in 2010. The survey, sponsored by the Social Security Administration's (SSA) Office of Disability and Income Security Programs, contains cross-sectional data from a national sample of SSDI and SSI beneficiaries. Wright, Khambhati, and Jones (2010) stated that the NBS is a national survey regarded as the most recent and appropriate source for gaining a comprehensive understanding of Social Security beneficiaries and thus provides a dataset to fully investigate the proposed study.

Research Model and Hypotheses

In accordance with the TPB, job search intention is expected to predict actual job search behavior because it represents the motivation necessary to engage in job seeking (Ajzen, 1991). The more an individual intends to engage in job seeking, the more likely it is that actual job search activities are performed (Ajzen, 1991). Indeed, prior research has found strong support for the intention-behavior relationship in general (Armitage & Conner, 2001; Sutton, 1998), as well as in the context of job search among unemployed individuals (Taris et al., 1995; Van Ryn & Vinokur, 1992; Vinokur & Caplan, 1987).

Job search attitude and subjective norm are expected to predict job search intention, i.e., people who regard job seeking as more beneficial and more favorably evaluate the expected outcome, are more likely to intend to search for a job than people with less positive attitudes towards job seeking. In addition, individuals are more likely to form job search intentions as they

perceive more social pressure from important others to do so. These positive relationships between job search attitude and subjective norm and job search intention have been supported by previous research among both unemployed (Van Ryn & Vinokur, 1992; Vinokur & Caplan, 1987; Wanberg et al., 1996) and employed individuals (Hom & Griffeth, 1991; Horn et al., 1984). Consistent with the TPB, this study also expected to predict both job search intention and job search behavior. It should , however, be noted that job search behavior is a complex behavior, depending not only on the individual's skills and abilities, but also on resources and opportunities outside the individual's personal control. Moreover job search behavior is an observable construct outside the scope of this study.

As mentioned previously, prior research has found support for the TPB in predicting job search intention in unemployed samples (Van Ryn & Vinokur, 1992; Vinokur & Caplan, 1987; Wanberg et al., 1996), but the theory has not been used to investigate job search intention and behavior in a disability sample. However, this study investigated the expectation that the TPB is a valid model for the prediction of job search intention among unemployed persons with disabilities. The following hypotheses are based on that assumption:

Hypothesis 1. Job search attitude accounts for a significant amount of variance in job search intention, over and above that accounted for by gender, age, race, education, marital status, and benefit type for persons who are Social Security beneficiaries.

Hypothesis 2. Subjective norms account for a significant amount of variance in job search intention over and above that accounted for by gender, age, race, education, marital status, and benefit type for persons who are Social Security beneficiaries.

Hypothesis 3. Perceived behavior control accounts for a significant amount of variance in job search intention over and above that accounted for by gender, age, race, education, marital status, and benefit type for persons who are Social Security beneficiaries.

Hypothesis 4. The constructs of the Theory of Planned Behavior (Attitude, Subjective Norms, and Perceived Behavior Control) account for a significant amount of variance in job search intention over and above that accounted for by gender, age, race, education, marital status, and benefit type for persons who are Social Security beneficiaries.

In sum, hypotheses for the proposed study are based on the speculation that the antecedents of job search intention among work-oriented and non-work oriented unemployed individuals with disabilities who are Social Security beneficiaries can be predicted with the Theory of Planned Behavior. Specifically, the constructs of the Theory of Planned Behavior: (a) Attitude toward the behavior; (b) Subjective Norms; and (c) Perceived Behavioral Control can be used to predict intention (i.e., work-orientation) of SSA beneficiaries.

Delimitations/Assumptions

Some delimitations of the study should be mentioned. First, some of the TPB construct measures selected from the NSB employed only one item; thus, the study would benefit by including more items in order to reduce possible measurement errors. However, due to the number of variables in the model and the limitations of statistical analysis the researcher chose the items that best fit the construct. Second, although the relationship among behavioral intentions and actual performance is fairly standardized in TPB research, the researcher is making the assumption that the relationship is maintained in populations of people with disabilities. Third, the researcher assumes that the SSA interviewers asked the questions in the

identified code book with fidelity. Fourth, the participants in the present study are specifically selected for the SSA research agenda with regard to the TTW program and not some other criteria used by this researcher; thus, items that measure TPB constructs were gleaned from the 504 variables identified in the NBS 4 (<http://www.ssa.gov/disabilityresearch/nbs.html>). The researcher acknowledges that the Public Use files included in this research contained individuals who were not currently employed. Lastly, the researcher acknowledges that job search behavior is a complex observed behavior one step beyond the focus of this research. Notwithstanding these delimitations and assumptions, the present study is important in terms of providing support for empirical and theoretical distinctions between the key constructs of the TPB involved in the decision-making process to engage in job search behavior.

Definition of Terms

ADA: The Americans with Disabilities Act (ADAAA) has a three-part definition of disability. Under ADAAA, an individual with a disability is a person who: (a) has a physical or mental impairment that substantially limits one or more major life activities; OR (b) has a record of such an impairment; OR (c) is regarded as having such an impairment.

A physical impairment is defined by ADAAA as "any physiological disorder or condition, cosmetic disfigurement, or anatomical loss affecting one or more of the following body systems: neurological, musculoskeletal, special sense organs, respiratory (including speech organs), cardiovascular, reproductive, digestive, genitourinary, hemic and lymphatic, skin, and endocrine."

Neither ADA nor the regulations that implement it list all the diseases or conditions that are covered, because it would be impossible to provide a comprehensive list, given the variety of possible impairments.

NBS: National Beneficiary Survey: The National Beneficiary Survey (NBS), sponsored by the Office of Retirement and Disability Policy and conducted by Mathematica Policy Research (Mathematica), collects data from a national sample of Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) beneficiaries and a sample of Ticket to Work program participants. The first four rounds of the NBS in 2004, 2005, 2006, and 2010 with additional survey rounds scheduled in 2015, 2017, and 2019.

The NBS collects data on a wide range of topics including socio-demographic information, limiting conditions, health and functional status, health insurance, interest in work, barriers to work, use of services, employment, income, and experience with Social Security programs. As a result, both the SSA and external researchers interested in disability and employment issues can use the survey data for research, policymaking, and program-planning efforts. Future rounds of the NBS will shift from focusing on the TTW program and will include more information on the factors associated with successful and unsuccessful work attempts by beneficiaries.

SSA: Social Security Administration- A U.S. government agency created in 1935 by President Franklin D. Roosevelt, the SSA administers the social insurance programs in the United States. The agency covers a wide range of social security services, such as disability, retirement and survivors' benefits. Previously operating under the Department of Health and Human Services, the SSA has operated as a wholly independent agency since 1994.

SSDI: Social Security Disability Insurance pays benefits to individuals and certain family members if the primary person is "insured," meaning that he or she worked long enough and paid Social Security taxes.

SSI: Supplemental Security Income pays benefits based on financial need and is a program independent of SSDI, although they are often used in tandem.

TRA: The Theory of Reasoned Action posits that individual behavior is driven by behavioral intentions where behavioral intentions are a function of an individual's attitude toward the behavior and subjective norms surrounding the performance of the behavior. Attitude toward the behavior is defined as the individual's positive or negative feelings about performing a behavior. It is determined through an assessment of one's beliefs regarding the consequences arising from a behavior and an evaluation of the desirability of these consequences. Formally, overall attitude can be assessed as the sum of the individual consequence x desirability assessments for all expected consequences of the behavior.

Subjective norm is defined as an individual's perception of whether people important to the individual think the behavior should be performed. The contribution of the opinion of any given referent is weighted by the motivation that an individual has to comply with the wishes of that referent. Hence, overall subjective norm can be expressed as the sum of the individual perception x motivation assessments for all relevant referents.

TPB - Theory of Planned Behavior (TPB) (Ajzen, 1985, 1991) is an extension of the theory of reasoned action (TRA) (Ajzen and Fishbein, 1980), made necessary by the latter model's inability to deal with behaviors over which individuals have incomplete volitional control. According to TPB, an individual's performance of a certain behavior is determined by his or her intention to perform that behavior (see Figure1). For TPB, attitude towards the target

behavior, subjective norms about engaging in the behavior, and perceived behavior control are thought to influence intention and job searching behavior. An attitude toward a behavior is a positive or negative evaluation of performing that behavior. As a general theory, TPB does not specify the particular beliefs that are associated with any particular behavior, so determining those beliefs is left to the researcher's preference. TPB provides a robust theoretical basis for testing such a premise, along with a framework for testing whether attitudes are indeed related to intent to engage in a particular behavior, which itself should be related to the actual behavior. Based on the theory, beliefs about how important referent others feel about job search, the views of important others, should also influence intent to return to work. Finally, perceived behavioral control is informed by beliefs about the individual's possession of the opportunities and resources needed to engage in the behavior (Ajzen, 1991).

CHAPTER II

REVIEW OF THE LITERATURE

Job search has become an integral aspect of American work life. Each year, millions of Americans engage in job search as a result of economic conditions, involuntary job loss, completion of their education or job training, or the desire to pursue a new career opportunity or re-enter the workforce. Consistent with this trend, the past three decades have witnessed a substantial increase in studies investigating job search behavior and employment outcomes in a variety of contexts. Although research on career exploration/decision making and job search behavior provide good examples of existing inquiry relevant to the self-management model, the same set of social cognitive predictors may be adapted to help explain the ways in which people navigate a variety of additional developmental tasks, transitions, and coping challenges, both large and small (e.g., managing a disability and multiple life-role conflicts, dealing with career advancement hurdles, asking for an accommodation, engaging in citizenship behaviors). Specific applications would call for alterations in how the cognitive-person variables are operationalized, what aspects of the environment are deemed most relevant, and which specific personality variables, if any, may help to determine use of particular adaptive behaviors. Thus, the proposed theory is intended to offer a broad, flexible template for the study of career adaptation.

Lent and Brown (2013, p. 564) noted that people typically search for initial jobs that are under favorable conditions and consistent with their work personalities. Additionally, the amount of time and effort that people devote to the job search, and their degree of persistence when faced with disappointing results, may partly depend on (a) self-efficacy regarding their job search and self-presentation skills, (b) outcome expectations regarding the job search process (i.e., low expectations of finding a desirable position because of the current economic conditions

or presence of a disability), (c) goals (i.e., intentions to perform specific search behaviors), and (d) the availability of social network supports and exposure to barriers (i.e., discrimination, transportation resources, or loss of SSA benefits). Studies of the job search process in recent years have often included a focus on social cognitive and personality variables. For example, work by Saks and his colleagues has linked job search behavior and its outcomes (e.g., job offers, employment status) to job search self-efficacy beliefs (Côté et al., 2006; Saks, 2006; Saks & Ashforth, 1999; Zikic & Saks, 2009), job search intentions and clarity (Zikic & Saks, 2009), and positive affectivity and conscientiousness (Côté et al., 2006 as cited in Lent & Brown, 2013). Evidence pertaining to the antecedents, correlates, and consequences of job search can be found in research on initial transitions into the workplace (e.g. school to work, college to career); re-employment following a period of nonwork, disability or a layoff; and job-to-job transitions (Kanfer, Wanburg, & Kantrowitz, 2001, p. 837). At the same time, there has been a dramatic increase in research on the prediction of job search behavior and employment outcomes (Saks, 2005). In their meta-analysis, Kanfer et al. (2001) found that personality traits, self-evaluations, motives, social context, and biographical variables were significantly related to job search behavior and that job search behavior was related to employment outcomes. However, the 2010 National Organization on Disability/Harris Survey of Americans with Disabilities (NOD, 2010) documented critical gaps between Americans with disabilities and the general population, with employment representing the largest gap between the two groups. Of all working-age people with disabilities, only 21% say that they are employed, compared to 59% of people without disabilities – a gap of 38 percentage points. Because closing this gap is a high priority for disability policy and services, explanations as to the reasons for this wide disparity in employment rates are critically needed. Obviously any proposed solutions as to how to close the

gap will be complex in nature and involve not only action on the part of Federal programs providing services to people with disabilities but also interventions targeted toward the attitudes and behavior of people with disabilities. Thus, the main objective of this chapter is to explore the findings from job search research that encompasses both the role of the Federal government, specifically the Social Security Administration, and the role of individual characteristics. In this particular investigation, the integrative model proposed by Ajzen (1991), i.e., the Theory of Planned Behavior, as it relates to job search intention is advanced as a predictive model to explain intention to re-enter or enter the workforce as a person with a disability.

The Social Security Administration

Over the past several decades, SSDI and SSI caseloads have grown considerably, and beneficiary employment has decreased steadily. From 1980 to 2011, SSDI's caseload almost tripled from 2.8 to 8.0 million (Livermore, 2011). The Social Security Administration disability eligibility criteria require that eligible applicants have a medically-determinable disability expected to last at least 12 months or result in death and be unable to engage in substantial gainful activity (SGA), which is currently defined as the ability to earn at least \$1,040 per month in unsubsidized employment for non-blind beneficiaries (\$1,690 for blind beneficiaries; SSA, 2013). SSDI also requires that applicants not engage in substantial gainful activity (SGA) for at least five months before applying for benefits.

Although some beneficiaries regain the capacity to perform SGA, prolonged detachment from the workforce and confusing work incentives create barriers to employment (Stapleton et al. 2006). Though both programs include work incentives, such as prolonged Medicare or Medicaid eligibility for those earning more than the SGA levels for an extended period, the

program rules are complex and poorly understood by beneficiaries. Additionally, because the application process emphasizes an inability to perform SGA and may continue for months or even years, new beneficiaries may lose skills, grow accustomed to not working, and/or conclude they cannot work.

Individuals with disabilities who are Social Security Disability Insurance (DI) or Supplemental Security Income (SSI) beneficiaries face numerous challenges if they wish to work. Some of these barriers exist regardless of the receipt of disability benefits such as poor health; a lack of education or experience necessary for their desired position; a lack of supports to assist them with employment, such as reliable transportation or personal assistance services; or labor market factors such as discrimination or a lack of suitable positions (Livermore & Stapleton, 2010). Other barriers are specific to the SSDI and SSI programs, including a complex system of program rules that discourage work. Because the SSDI and SSI programs are designed to provide support to those unable to engage in substantial gainful activity (SGA), many beneficiaries fear that employment will jeopardize their cash and medical benefits and are therefore fearful of attempting to work.

Despite significant barriers to employment, many working-age SSDI and SSI beneficiaries want to work. Forty percent (40%) report having an employment goal or an expectation that they will work in the future, and just over half (52%) of these beneficiaries have participated in recent employment-related activities (i.e., job search; Livermore et al., 2009, 2011). Recognizing beneficiaries' desire to work and some of the barriers to employment implicit in the SSDI and SSI program, the Social Security Administration (SSA) has implemented a set of work support programs. Many of these programs were implemented as part of the Ticket to Work and Work Incentives Improvement Act (Ticket Act or TWWIIA) of 1999.

The goal of the Ticket Act and its programs is to assist beneficiaries in achieving their employment goals and, ultimately, to increase self-sufficiency and reduce dependence on federal disability benefits.

The Work Incentives Planning and Assistance (WIPA) program is one of the programs to emerge out of the Ticket Act. Some of beneficiaries' fears of working and losing disability benefits can be reduced by providing accurate information about the effect of earnings on benefits, and often beneficiaries are unaware of or not using programs for which they are eligible and from which they might benefit. The WIPA program was designed to provide information to SSDI and SSI beneficiaries about the work incentive programs, benefits, and services available to them in their return-to-work efforts.

The Ticket to Work program evaluations have reported results of a national survey in which a large minority of beneficiaries—about 40%—stated that their personal goals included work or that they saw themselves working in the near future (Thornton, et. al., 2007; Stapleton, et. al., 2008). This figure seems especially high because the disability programs' stringent eligibility requirements suggest that beneficiaries face formidable obstacles to employment; yet those studies also show that about half of these individuals (or about 20% of all beneficiaries) reported recent employment or work preparation activities (Livermore, 2011).

Focusing on SSI and DI beneficiaries who reported having work goals and expectations, Livermore (2011) assessed how they differed from other disability beneficiaries and analyzed their work activity and the extent to which they met their short-term employment expectations. These individuals are referred to as “work-oriented” beneficiaries. Data from the 2004 National Beneficiary Survey (NBS) were used to classify working-age (18 to 64) SSI and DI beneficiaries by their work-orientation status and to describe their personal characteristics. Her study also

matched Social Security administrative data for 2004–2007 to the 2004 NBS to analyze employment activity during the NBS interview year and in the three following years. The analysis addressed the following issues (p. 62):

- What are the characteristics of work-oriented beneficiaries and how do they differ from those of other disability beneficiaries? Among work-oriented beneficiaries, are there important differences across the SSI and DI programs?
- To what extent do work-oriented beneficiaries find work and leave the disability rolls during the years including and following their 2004 NBS interview?
- To what extent do work-oriented beneficiaries meet their short-term employment expectations?

This study focused on work-oriented beneficiaries for two primary reasons. First, the policies designed to encourage employment are most relevant for this group. A better understanding of the characteristics and experiences of the SSI and DI beneficiaries most likely to demand and use employment supports might help SSA and other federal agencies improve their programs and better target their efforts. Second, prior analyses that compared work-related activities, goals, and expectations across three years of the NBS (Livermore, Stapleton, and Roche 2009) found a statistically significant increase in the share of beneficiaries reporting interest in employment, from 43% in 2004 to 48% in 2006. Most of this increase was due to changes in reported work goals and expectations. Perhaps SSA's efforts to promote employment changed beneficiaries' goals and expectations about work, providing an important first step toward success.

The study analyzed the job search intentions of work-oriented beneficiaries. The analysis found that work-related activities were highly concentrated among the 40% of beneficiaries

classified as work-oriented (Livermore, 2011). With all else held constant, work-oriented beneficiaries were significantly more likely to be enrolled in DI and not in SSI, have higher average lifetime earnings, be younger, be more educated, and report being in better health. They were also more likely to have been on the disability rolls a shorter time in their most recent period of entitlement and to have lower levels of non-Social Security assistance (Livermore, 2011). Among work-oriented beneficiaries, just over half had recently worked or engaged in work preparation activities at the time they were interviewed in 2004. About half of work-oriented beneficiaries had earnings at some point from 2004 through 2007, and of those with earnings, about half had earnings in all 4 years. Although many were working, only 10 percent of work-oriented disability beneficiaries had earnings sufficient to suspend or terminate their cash benefits for at least 1 month from 2004 through 2007.

Although SSA provides a variety of employment estimates through its statistical publications, the quality of the estimates in those publications on beneficiary work histories and earnings are limited. One reason is that statistics on work and earnings are based on the information reported to SSA by beneficiaries. Such information may not be accurate if beneficiaries do not properly report their work and earnings in a timely manner. SSA uses Internal Revenue Service information and other data to identify beneficiaries who may have failed to fully report their work and earnings, but those enforcement activities occur with considerable delay, and so they only identify work activities well after occurrence. For work and earnings data that were reported, there may be additional delays in processing and recording the information by SSA staff because of workload constraints. The administrative reporting gaps are particularly relevant to the DI program because changes in earnings often do not have an immediate effect on monthly benefits, reducing the need for immediate data entry. For example,

because of the trial work period, DI beneficiaries can work above the monthly threshold level (\$1040 per month in 2013) for up to 9 months in a 60-month period before DI cash benefits would be affected. With competing workload priorities in SSA field offices, the recording of DI work may be delayed in favor of more pressing administrative demands. SSI earnings, however, immediately affect benefit levels, so there is a strong need to record SSI earnings in a timely fashion.

Beyond SSA's regular statistical publications, the evaluation reports for the TTW program have provided additional data on work and earnings for Social Security beneficiaries that are uniform across the two programs. Those reports rely on administrative data as well as a nationally representative survey of SSI disability recipients and DI beneficiaries—the National Beneficiary Survey (NBS)—which was conducted in three annual waves from 2004 through 2006. The analysis of the administrative data has focused primarily on the characteristics and employment experiences of beneficiaries participating in the TTW program, although the survey data provided a wealth of information on employment outcomes for all Social Security beneficiaries. Livermore, Stapleton, and Roche (2009), for example, used the NBS data to show that 13% of all Social Security disability beneficiaries worked during the previous year, with slightly higher rates of employment for DI and concurrent beneficiaries (13% and 15%, respectively) in comparison with SSI disability recipients (11%). The higher rates of employment among DI beneficiaries are not surprising given the differences in program eligibility requirements and program rules related to employment. The authors also found that beneficiaries who worked while still receiving benefits averaged 22 hours of work per week at an average wage of \$6.38 per hour and earnings of \$637 per month. Working beneficiaries were also more likely to work for extended periods than SSI only beneficiaries, with an average tenure of 46

months. Although some information exists on employment of Social Security beneficiaries, important gaps in knowledge remain on how employment rates vary across beneficiary subgroups and time periods.

The 2004 NBS sample beneficiaries were categorized by work orientation based on self-reported goals and expectations. Respondents were asked if their personal goals included getting a job, moving up in a job, or learning new job skills. They were also asked if they saw themselves working for pay in the next year and in the next five years. Respondents providing a positive response to any of these questions were classified as work-oriented. The specific NBS questions (and results) were as follows (p. 64):

- Do your personal goals include: if not working, getting a job, moving up in a job, or learning new job skills? (30% responded positively.)
- Please tell me how much you agree with the following statements. Would you say you strongly agree, agree, disagree, or strongly disagree? You see yourself, if working, continuing to work - if not working, working for pay in the next year. (20% agreed or agreed strongly.)
- You see yourself, if working, continuing to work if not working, working for pay in the next five years. (26% agreed or agreed strongly.)

Work-oriented beneficiaries were identified for this study due to the current research agenda of the SSA and its fit with the Theory of Planned Behavior. According to the SSA (Livermore, 2009), half of the work-oriented beneficiaries had recently worked or engaged in work preparation (job search) activities in 2004 and approximately fifty percent of work-oriented beneficiaries had earnings from 2004 to 2007.

Predictors of Work Orientation

Personal Characteristics

A variety of personal characteristics have been shown to be associated with beneficiary work-related activity and employment success. Previous analyses have examined the characteristics associated with employment, service use, and Ticket to Work program participation (Thornton, et. al., 2007; Stapleton, et al., 2008). Those studies showed that age, health status, and time on the disability rolls were significantly correlated with these outcomes. This section focuses on work-oriented beneficiaries and examines how their socio-demographic and health characteristics differ from those of nonwork-oriented beneficiaries.

On average, work-oriented beneficiaries were significantly younger and were more likely to be nonwhite. They also were more likely to have at least finished high school. In terms of living arrangements, work-oriented beneficiaries were as likely to live alone as those without work goals or expectations but were more likely to be living with children. When compared by program, work-oriented SSI-only recipients were much less likely to live alone than their nonwork-oriented counterparts (Livermore, 2011).

By a variety of indicators, work-oriented beneficiaries appear to be in better health than beneficiaries without work goals or expectations (Livermore, 2011). Overall, work-oriented beneficiaries were significantly less likely to report being in poor or very poor health (30.2% versus 51.6%), or to report that their current health was worse than last year (29.3% versus 48.1%).

Program type and benefit level.

DI-only beneficiaries were generally more likely to be work-oriented than other beneficiaries, but DI beneficiaries with higher than average lifetime earnings were significantly

less likely to be work-oriented. DI eligibility requires recent and sufficient work history at the time of disability onset. Thus, finding that DI-only beneficiaries are more likely to be work-oriented might indicate that, with all else held constant, those with stronger labor market histories are more likely to be work-oriented after entering disability programs (Livermore, 2011). Work history and unobserved characteristics such as motivation to work are both likely to affect current work goals and expectations (Livermore, 2011). Finding that those with higher lifetime earnings are less likely to be work-oriented might seem counterintuitive. Perhaps because higher earners face greater opportunity costs for leaving the labor force because of disability, they might have relatively more severe disabilities than lower earners by the time they enter DI, and therefore be less able to pursue work after program entry.

Social Security benefit levels were not significant work orientation predictors after controlling for other characteristics, but individuals receiving more than \$500 per month in non-Social Security benefits were significantly less likely to report having work goals or expectations (Livermore, 2011). This may be in part due the perceptions and realities of the disincentives to return to work including the fear of the loss of cash and medical benefits.

Age and Gender

The likelihood of being work-oriented decreased markedly with age, while gender was not a significant predictor of work orientation.

Race and Ethnicity

Beneficiaries who were Black and those who were Hispanic were significantly more likely to be work-oriented than beneficiaries of other racial or ethnic groups

Education

The likelihood of being work-oriented increased with level of education.

Living Arrangement

Living arrangements based on marital status, presence of children, and living with others were not significant predictors of work orientation after controlling for other characteristics, with the exception of those living with their own children aged 6 or younger, who were significantly more likely to be work-oriented than others.

Health Status

Specific health conditions were not predictive of work orientation, but a variety of health status measures were significant predictors. With one exception, these measures indicated that those in better health were significantly more likely to be work-oriented than were those in poorer health.

Consistent with findings on the determinants of work activity and work-orientation status presented in other studies (Thornton, et. al., 2007; Stapleton, et.al., 2008), the research indicates that younger ages, shorter time on the disability rolls, nonwhite racial/ethnic status, and higher educational attainment are important positive predictors of beneficiaries having work goals or expectations. Age in particular is a strong predictor. Those aged 18 to 24 were most likely to report having work goals or expectations (Livermore, 2011).

Additionally, research investigating job search behavior of unemployed and employed individuals in the general population of the United States identified an individual's financial situation as an important antecedent of job search behavior (Schwab et al., 1987). In Schwab et al.'s (1987) model, it was assumed that individuals experiencing greater economic hardship have a greater need to find a job (Kanfer et al., 2001). Previous research found a positive relationship

between financial need and job search behavior, both among unemployed (Vinokur & Caplan, 1987; Wanberg et al., 1999; Wanberg et al., 1996) and employed individuals (Blau, 1994). In other words, both employed and unemployed people who perceive their financial situation as poor are more inclined to have a positive attitude towards seeking a job, and, therefore, have higher scores on intention and subsequent behavior. A poor financial situation often affects not only individuals themselves but their significant others as well. Therefore, people with high levels of financial need are more likely to perceive social pressure from their significant others to look for a job, resulting in higher scores on job search intention and subsequent behavior (van Hooft, et. al., 2009).

Hayward and Schmidt-Davis (2003) found that likelihood that a vocational rehabilitation client would obtain an employment outcome was predicted by the following person-related variables: type of disability, gross motor function, self-esteem, working at time of application to VR, the desire to obtain assistive technology devices or services, the desire to obtain help in attending vocational training or college, having dependents, and being non-Caucasian. Among adults receiving Supplemental Security Income (SSI) or Social Security Disability Income (SSDI), Rogers, Crystal, and Bishop (2005) found that Caucasian individuals with more years of education were more likely to be employed. Burns, Young, and Mann (2006) investigated predictors of employment among individuals living with HIV/AIDS and found that ethnicity (Latino), age, and greater mental health and physical functioning predicted employment. Pluta and Accordino (2000) examined employment among individuals with psychiatric disabilities by analyzing the average number of days spent on private disability insurance and found that not being self-employed, months of occupational experience, and younger age at return to work significantly predicted less days on disability insurance. Mandes and Gessner (1986) found that a

history of work experience predicted vocational success among individuals with emotional and learning disabilities. Walls and Tseng (1987) summarized a trend from numerous studies that employment among individuals with disabilities was predicted best by age, education, and previous work experience. Other studies indicated that age (1995), marital status (1994), and education (1998) predicted employment for people with varying kinds of physical and mental disabilities. Cook and Rosenberg (1994) found that, among individuals with psychiatric disabilities, previous work experience predicted employment success, while controlling for the level of psychiatric functioning. Smith (2007) examined predictors of employment outcome using national disability data and found that the following person-related variables were significant predictors of employment: gender, disability type, less need of help with personal care or routine needs, less length of time with limitation, greater education, and age (the analyses were divided by gender and indicated that there was a trend of unemployment with increasing age among both genders). Due to the diversity of the disability populations and complex nature of employment, one can see the need for a theoretical foundation from which to explore and identify beliefs influencing the job-seeking behaviors of individuals with disabilities. Results from studies with a theoretical framework would yield valuable insights regarding developmental and intervention considerations.

Job Search and the Theory of Planned Behavior

“Job search is a topic of considerable importance to researchers who are interested in the predictors and outcomes of job seekers’ job search activities and to practitioners who assist job seekers in finding employment” (Saks, 2005, p. 1550). Many individuals have a vested interest in the job search process including those providing employment-related services in federal

government agencies such as vocational rehabilitation and those charged with placement responsibilities in postsecondary institutions. Even more importantly, understanding the job search process is a vital concern for a wide range of individuals, including those who have suffered involuntary job loss, those who are entering the work force for the first time, and those who want to change their jobs, organizations, or even careers (Saks, 2005).

Kanfer et al. (2001) portrayed job search as a purposive, volitional, self-managed, and dynamic pattern of activity directed toward the goal of gaining employment. This view of job search as a dynamic, self-regulatory process suggests that the job search of an individual is likely to change over the duration of his or her unemployment—an individual's level of job search may decrease, remain stable, and/or increase over the span of his or her unemployment. Kanfer et al. (2001) further suggested that the level of job-search behavior displayed by individuals at various times during their search results from a complex interplay of their personal tendencies, their current desire to obtain employment, and their unique personal and social conditions. In other words, an individual might change his or her level of job-search intensity over time for any of a number of reasons including (among others) a personal tendency to become discouraged due to multiple attempts at employment and rejection, a change in one's employment goals due to impairment, exacerbation of illness, uncertainty about what to do next in the job search, and even a lack of support for the job search from significant others.

Empirical evidence supports job search as a dynamic process. In a qualitative study, Borgen and Amundson (1987) found a pattern of decreased job-search activity as some individuals became discouraged about their job-search efforts, followed by increases as individuals recovered from their discouragement. In a three-wave study of student job seekers, Barber et al. (1994) showed that students decreased their job-search intensity between early in

their search and graduation and then increased their search between graduation and 3 months later. Saks and Ashforth (2000) also examined job-search behavior as college students moved from being in school (Time 1) to after graduation 4 months later (Time 2) and found that students increased their job-search intensity and decreased their job-search anxiety over this time period. Overall, it seems that job seekers fluctuate in their levels of job-search intensity over the duration of their search. In another study by Lent and Brown (2013 p.564), they found that career exploratory and decision-making behaviors were more likely when people (a) possess favorable beliefs regarding their exploratory and decision-making skills, (b) expect positive outcomes to result from such efforts (i.e., exploring career options will help lead to a satisfying choice), (c) set clear, specific goals to engage in these behaviors, and (d) have adequate environmental supports (e.g., parents, friends, a career education course) and minimal barriers (e.g., critical peers). Thus, the utilization of job search strategies (behavioral actions) provides important insight into differential outcomes in the process of obtaining competitive employment (Corbiere, Mercier, Lesage, & Villeneuve, 2005)

The Theory of Planned Behavior (TPB) is highly suited to the current investigation. First, the theory has been applied successfully to the study of job search (Hergentrather, Turner, Rhodes, & Barlow, 2008; Song, Wanberg, Niu, & Xie, 2006; VanHooft, Born, Taris, & Van der Flier, 2004a, 2006; VanHooft, Born, Taris, Van der Flier & Blonk, 2004b; Wanberg, Glomb, Song, & Sorenson, 2005; VanRyn & Vanokur, 1992). Second, it is a comprehensive and broad-reaching theory that is meant to capture the motivational factors driving the behavior as well as account for perceived behavioral control (Armitage & Conner, 2001). Finally, the variables that compose the Theory of Planned Behavior are not static variables (Arnold, 2006; Giles & Rea, 1999; Charng, Piliavin, & Callero, 1988), meaning a job-seeker's intentions, subjective norms,

attitudes, and perceived behavioral control regarding the job search may change over time. Emerging research in other contexts suggests the theory's variables may be valuable in understanding dynamic behavior (Shiffman et al., 2000).

The Theory of Planned Behavior

The Theory of Planned Behavior (TPB) posits that human social behavior is reasoned or planned in the sense that people take account of a behavior's likely consequences (behavioral beliefs), the normative expectations of important referents (normative beliefs), and factors that may facilitate or impede performance of the behavior (control beliefs; Ajzen & Cote, 2008). The TPB is an extension of the Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975) made necessary by the original model's limitations in dealing with behaviors over which people have incomplete volitional control. Figure 1 (see p. 4) depicts the theory in the form of a structural diagram. As in the original TRA, a central factor in the Theory of Planned Behavior is the individual's intention to perform a given behavior. Intentions are assumed to capture the motivational factors that influence a behavior and are indications of how hard people are willing to try and of how much of an effort they are planning to exert in order to perform the behavior. As a general rule, the stronger the intention to engage in a behavior, the more likely its performance. This relationship between intentions and behavior is firmly supported for a wide range of behaviors, as is demonstrated in Sheeran's (2002) meta-analysis of 10 meta-analyses showing a strong relationship between intentions and behavior ($r = .53$).

In addition, the job-search literature highlighted the importance of intentions. Barber et al. (1994) argued that job seekers need to develop a search plan and form intentions about the different sources they will use. Job-search intentions comprise the motivation to engage in job seeking and have been shown to relate positively to job-search behavior and intensity, number of

interviews, and number of job offers (e.g., Song, Wanberg, Niu, & Xie, 2006; Van Hooft, Born, Taris, & Van der Flier, 2004; Van Hooft, Born, Taris, Van der Flier, & Blonk, 2004; Wanberg, Glomb, Song, & Sorenson, 2005). As such, forming intentions is an important cognitive self-regulatory mechanism increasing the likelihood of achieving the reemployment goal. Kanfer and colleagues (2001) have conceptualized job search behavior as part of a self-regulatory process directed toward obtaining an employment goal, based on the complex interplay of employment motives and goals; personal, emotional, and social tendencies; and unique personal and situational conditions. According to Ajzen's (1991) TPB, human behavior is best predicted by people's intentions to perform (or not to perform) the behavior in question. Therefore the most proximal determinant of job-search behavior is the individual's intention to engage in job seeking that is, in its turn, predicted by people's attitudes towards job seeking and by their perceptions of the social pressure to engage in job seeking.

Common measures of job search are efforts in job search activity, frequency of job search activities, and quality of those activities. The intensity and effort invested in job search has been found to be positively related to finding employment across a variety of contexts measured by different outcome measures (e.g., employment status and number of offers) and negatively related to duration of unemployment (Kanfer et al., 2001). Vanhoye, Vanhooft, and Lievens (2009), for instance, have suggested that the effectiveness of job search behaviors might be determined more by quality than by intensity. Kanfer et al. (2001) noted that intensity and effort measures of job search had shown an opposite pattern of relationships to several of the antecedent variables and suggested that intensity and effort measures of job search might capture only partially overlapping aspects of job search activity. The extent to which individuals engage and persist in self-directed job search behavior is influenced by their motives for obtaining employment (Kanfer et al., 2001). Financial hardship is job seekers' subjective sense that their current income

does not meet their personal and family needs adequately; it can strongly affect psychological well-being, thereby promoting a more effortful job search (Vanhoof & Crossley, 2008). Employment commitment characterizes the importance of employment beyond its financial return (Saks & Côté, 2006). Studies (e.g., Wanberg, Kanfer & Rotundo, 1999) and meta-analytic findings (Kanfer et al., 2001) confirm that higher levels of financial need and employment commitment were positively associated with job search behavior. The TPB variables attitude toward job seeking and subjective norm (perceived social pressure to engage in job seeking) were significantly and positively related to job search intentions (Vanhoof et al., 2006; Vanhoof & De Jong, 2009). Furthermore, job seekers' personal attitude was more strongly related to intention among men than among women, and perceptions of social pressure were more strongly related to intention among women than among men (Vanhoof et al., 2006). A cultural group assumed to be collectivistic compared to a group assumed to be individualistic was motivated more by subjective norms and less by personal job search attitudes (see Van hoof & De Jong, 2009). The aforementioned research reviews provide evidence that financial hardship, employment commitment, job search attitude and subjective norm are established predictors of job search intentions.

Behavioral Beliefs and Attitudes

Attitudes towards a behavior are assumed to be a function of beliefs, but in this case, the relevant accessible beliefs are beliefs about the likely consequences of the behavior. In accordance with TPB the requisite opportunities and resources (e.g., time, money, skills, and cooperation of others) must also be present. A behavioral belief is a person's subjective probability that performing a behavior of interest will lead to a certain outcome. In the job-

search context, attitude toward the behavior is reflected by an unemployed individual's cognitive or affective evaluation about putting effort into his or her job search. For example, having experienced discrimination in the job seeking process, one individual may think it is useless or even detrimental to expend effort to find a job, whereas another might believe it is quite beneficial to invest in job search behavior.

Normative Beliefs and Subjective Norms

Normative beliefs are formed based on perceived social pressure or subjective norms. According to TPB a normative belief is the expectation or subjective probability that an important individual or group (i.e., friends, family, spouse, coworkers, supervisor, and society) would approve or disapprove of performing the behavior. The TPB states that subjective norms are the product of an individual's subjective probability that an individual or group would approve or disapprove of performing the behavior and the person's intention to comply. Saks (2005) found that during unemployment individuals feel insecure about themselves concerning their job search activities, and social support represents an important resource in that situation. For example positive social support from a spouse can influence an individual's belief that engaging in the job search process is an important, useful and beneficial activity. Slebarska, Moser, & Gunnesch-Luca, 2009) found that social support was an important factor in the coping process during periods of unemployment and individuals who received social support from their environment were better able to perform in unemployment situations and job search activities.

Control Beliefs and Perceived Behavior Control

Just as attitudes are assumed to be based on behavioral beliefs and subjective norms are based on accessible normative beliefs, perceived behavior control is assumed to be based on accessible control beliefs. These beliefs are centered on the presence of factors that can facilitate or impede performance of the behavior (Ajzen & Cote, 2001). Control factors again include opportunities and resources, required skills and abilities, and availability or lack of time, money and other resources. The TPB defines a control belief as a person's subjective probability that a given facilitating or inhibiting factor will be present. Perceived behavioral control is a product of control beliefs and perceived power over the accessible control factor. In the job-search context, for example, low job-search self-efficacy may reflect a real lack of skill or knowledge about how hard one should look for a job (should one spend just an hour a day or all day each day engaged in job search). Such lack of skill or knowledge would not only affect job-search behavior through reducing job-search intentions but could also be expected to reduce job-search behavior directly (Song, Wanberg, Niu, & Xie, 2006). Kanfer, Wanberg, and Kantrowitz (2001) state that individuals who perceive they can impact their employment success are more likely to exert time and energy in their job search (as opposed to distancing themselves from the situation) than individuals who believe their employment will be due to luck or other factors outside of their control.

Perceived behavioral control plays an important part in the Theory of Planned Behavior. In fact, the TPB differs from the Theory of Reasoned Action in its addition of perceived behavioral control. The present view of perceived behavioral control, however, is most compatible with Bandura's (1977, 1982) concept of perceived self-efficacy which is concerned with judgments of how well one can execute courses of action required to deal with prospective

situations (Bandura, 1982, p. 122). Much of our knowledge about the role of perceived behavioral control comes from the systematic research program of Bandura and his associates (e.g., Bandura, Adams, & Beyer, 1977; Bandura, Adams, Hardy, & Howells, 1980 from Ajzen 1991). These investigations have shown that people's behavior is strongly influenced by their confidence in their ability to perform it (i.e., by perceived behavioral control). Self-efficacy beliefs can influence choice of activities, preparation for an activity, effort expended during performance, as well as thought patterns and emotional reactions (Bandura, 1982, 1991; Lent & Brown, 2013).

The TPB places the construct of self-efficacy belief or perceived behavioral control within a more general framework of the relations among beliefs, attitudes, intentions, and behavior. According to the TPB, perceived behavioral control, together with behavioral intention, can be used directly to predict behavioral achievement. At least two rationales can be offered for this hypothesis. First, holding intention constant, the effort expended to bring a course of behavior to a successful conclusion is likely to increase with perceived behavioral control. For instance, even if two individuals have equally strong intentions to learn keyboarding, and both try to do so, the person who is confident that he or she can master this activity is more likely to persevere than is the person who doubts his or her ability. The second reason for expecting a direct link between perceived behavioral control and behavioral achievement is that perceived behavioral control can often be used as a substitute for a measure of actual control. Whether a measure of perceived behavioral control can substitute for a measure of actual control depends, of course, on the accuracy of the perceptions. Perceived behavioral control may not be particularly realistic when a person has relatively little information about the behavior, when requirements or available resources have changed, or when new and unfamiliar elements have

entered into the situation. Under those conditions, a measure of perceived behavioral control may add little to accuracy to behavioral prediction. However, to the extent that perceived control is realistic, it can be used to predict the probability of a successful behavioral attempt (Ajzen, 1985, 2005).

Predicting Behavior: Empirical Findings

According to the Theory of Planned Behavior, performance of a behavior is a joint function of intentions and perceived behavioral control. For accurate prediction, several conditions have to be met. First, the measures of intention and of perceived behavioral control must correspond to (Ajzen & Fishbein, 1977) or be compatible with (Ajzen, 1988, 2001) the behavior that is to be predicted. That is, intentions and perceptions of control must be assessed in relation to the particular behavior of interest, and the specified context must be the same as that in which the behavior is to occur. For example, if the behavior to be predicted is employment of people with disabilities, then we must assess intentions to seek employment by people with disabilities as well as their perceived control over employment. Successful prediction requires that intentions and perceived behavioral control must remain stable in the interval between their assessment and observation of the behavior. Intervening events may produce changes in intentions or in perceptions of behavioral control, with the effect that the original measures of these variables no longer permit accurate prediction of behavior.

The third requirement for predictive validity has to do with the accuracy of perceived behavioral control. As noted earlier, prediction of behavior from perceived behavioral control should improve to the extent that perceptions of behavioral control realistically reflect actual control (Ajzen, 1991, 2005). The relative importance of intentions and perceived behavioral

control in the prediction of behavior is expected to vary across situations and across different behaviors.

Intentions and Behavior

Intentions refer to the activities that people are planning to perform and to how much effort they are planning to exert (Ajzen, 1991, 2005). Intentions are the fundamental determinants of behavior as they capture the motivational factors that drive behavior. As such, intentions are important self-regulatory mechanisms. According to Ajzen, the concept of intention captures peoples' motivation: The stronger the intention, the more likely the behavior will be performed and the more likely the goal will be achieved.

Evidence concerning the relation between intentions and actions has been collected with respect to many different types of behaviors. Reviews of this research can be found in a variety of sources (e.g., Ajzen, 1988; Ajzen & Fishbein, 1980; Canary & Seibold, 1984; Sheppard, Hartwick, & Warshaw, 1988; Armitage & Conner, 2001). The behaviors involved have ranged from very simple strategy choices in laboratory games to actions of appreciable personal or social significance such as having an abortion, smoking marijuana, and choosing among candidates in an election. As a general rule it is found that when behaviors pose no serious problems of control, they can be predicted from intentions with considerable accuracy (Ajzen, 1988; Sheppard, Hartwick, & Warshaw, 1988). Good examples can be found in behaviors that involve a choice among available alternatives. For example, people's voting intentions, assessed a short time prior to a presidential election, tend to correlate with actual voting choice in the range of .75 to .80 (Fishbein & Ajzen, 1981). A different decision is at issue in a mother's choice of feeding method (breast versus bottle) for her newborn baby. This choice was found to have a

correlation of .82 with intentions expressed several weeks prior to delivery (Manstead, Proffitt, & Smart, 1983). With regard to the current study, job search intentions have consistently related positively to job search behavior (Song, et al., 2006; Van Hooft, Born, Taris, Vander Flier, & Blonk, 2004; Van Hooft & De Jong, 2009; Wanberg, Glomb, Song, & Sorenson, 2005; Zikic & Saks, 2009). Additionally, research suggests that TPB can account for between 39–44% of the variance of intention to carry out a behavior and 27–32% of the variance of the behavior itself (Armitage & Conner 2001; Rivas & Sheeran 2003). In addition, studies which have used past behavior as a measure of actual behavior have found that it correlated highly with future intention, and this has been used as evidence for the efficacy of TPB (Ajzen 1991; Ajzen & Fishbein 2005).

Predicting Employment Intentions

Unemployment is a pervasive issue for individuals with disabilities and has detrimental effects on the well-being of unemployed individuals and their families (McKee-Ryan, Song, Wanberg & Kinicki, 2005). Therefore, it is important that unemployed individuals move back into the workforce or enter the workforce for the first time. Job search has been recognized as a critical strategy for unemployed individuals trying to get back to work (DeFrank & Ivancevich, 1996; Leana & Feldman, 1998).

The Theory of Planned Behavior provides a framework in which to predict an individual's intention to return to work or enter the workforce for the first time. Attitude toward the behavior refers to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question. The second predictor is a social factor termed subjective norm; it refers to the perceived social pressure to perform or not to perform the behavior. The

third antecedent of intention is the degree of perceived behavioral control which, as was noted earlier, refers to the perceived ease or difficulty of performing the behavior, and it is assumed to reflect past experience as well as anticipated barriers and obstacles. As a general rule, the more favorable the attitude and subjective norm with respect to a behavior, and the greater the perceived behavioral control, the stronger should be an individual's intention to perform the behavior under consideration. As applied in the current investigation, these three constructs – attitude toward the behavior, subjective norm, and perceived behavioral control – may be understood in the following way. Attitude toward the behavior refers to the person's evaluation of the positive or negative connotations of job search behaviors. Similarly, subjective norms refer to the perceived job search expectations of the individual's important referent groups: parents, friends, teachers or society (social pressures) and the individual's motivation to comply with the pressure(s). Finally, perceived behavioral control refers to an individual's perception of the ease or difficulty of job search behaviors.

CHAPTER III

METHODOLOGY

In the United States, the employment struggles of persons with disabilities have been well documented (Hernandez & McDonald, 2010). Dating back to 1986, Harris Polls of adults with disabilities indicated low employment figures for the population (Taylor, 2000). More recently, of over 21 million working age adults with disabilities, only 37.7% work full or part-time, compared to 79.7% of non-disabled working age adults (Rehabilitation Research and Training Center on Disability Demographics and Statistics, 2007). In past research, a host of internal (i.e., job readiness, academic attainment, and reliance on SSA cash and medical benefits) and external factors (i.e. transportation, accessibility, and employer attitudes) have been proposed (Hernandez & McDonald, 2010), all of which contribute to explanations of why persons with disabilities continue to lose ground in the employment arena (Burkhouser, 2001).

This chapter describes procedures for using hierarchical logistic regression analysis with a dataset collected by the SSA to test the applicability of the Theory of Planned Behavior (TPB; Ajzen, 1991) in predicting the work orientation of SSA beneficiaries. The dataset adopted in this study is the National Beneficiary Survey (NBS) 4 Public Use Files 2010. It is a national survey regarded as the most recent and appropriate source for gaining a comprehensive understanding of Social Security beneficiaries (Wright, Khambhati & Jones, 2010).

Prior research has found support for using the TPB to predict job search intention in unemployed samples, but the theory has not been used to investigate job search intention in a disability population sample. Implications from prior research suggest that the TPB is a valid model for the prediction of job search intention with people with disabilities. Given that assumption, the following hypotheses are examined in this investigation:

Hypothesis 1. Job search attitude is a significant predictor of job search intention when controlling for background factors for persons with disabilities who are Social Security beneficiaries.

Hypothesis 2. Subjective Norms is a significant predictor of job search intention when controlling for background factors for persons with disabilities who are Social Security beneficiaries.

Hypothesis 3. Perceived Behavioral Control is a significant predictor of job search intention when controlling for background factors for persons with disabilities who are Social Security beneficiaries.

Hypothesis 4. The constructs of the Theory of Planned Behavior are a significant predictor of job search intention when controlling for background factors for persons with disabilities who are Social Security beneficiaries.

The Theory of Planned Behavior (Revisited)

The Theory of Planned Behavior (TPB) postulates three conceptually independent determinants of intention. The first is the attitude toward the behavior and refers to the degree to which a person has a favorable or unfavorable evaluation or appraisal of the behavior in question. The second predictor is a social factor termed subjective norm; it refers to the perceived social pressure to perform or not to perform the behavior. The third antecedent of intention is the degree of perceived behavioral control which, as noted earlier, refers to the perceived ease or difficulty of performing the behavior, and it is assumed to reflect past experience as well as anticipated barriers and obstacles. As a general rule, the more favorable the

attitude and subjective norm with respect to a behavior, and the greater the perceived behavioral control, the stronger should be an individual's intention to perform the behavior under consideration. The relative importance of attitude, subjective norm, and perceived behavioral control in the prediction of intention is expected to vary across behaviors and situations. Thus, in some applications it may be found that only attitudes have a significant impact on intentions, in others that attitudes and perceived behavioral control are sufficient to account for intentions, and in still others that all three predictors make independent contributions.

As applied in the current investigation, these three constructs – attitude toward the behavior, subjective norm, and perceived behavioral control – may be understood in the following way. Attitude toward the behavior refers to the person's evaluation of the positive or negative connotations of work orientation behaviors. Similarly, subjective norms refer to the perceived work orientation expectations of the individual's important referent groups; (i.e., parents, friends, teachers or society). These important others create social pressure to engage in the behavior or not to engage in the behavior which is mediated by the individual's motivation to comply with the pressure(s). Finally, perceived behavioral control refers to an individual's perception of the ease or difficulty of work orientation behaviors, accounting for past experiences, resulting in personal estimates of how much the behavior is under the individual's control.

Research Design

This study is a secondary, investigative, quantitative study using data from the National Beneficiary Survey (NBS) Round 4 Public Use File (2010), developed by Mathematica Policy Research for the Social Security Administration Office of Retirement and Disability Policy. The purpose of the study is to explore the extent to which TPB constructs predict the employment

intention of work orientation of SSA beneficiaries. The survey was accessed through the SSA website at http://www.ssa.gov/disabilityresearch/nbs_round_4.htm.

Data Collection Overview

The NBS is a computer-assisted telephone interviewing (CATI) survey with computer-assisted personal interviewing (CAPI) follow-up for beneficiaries who did not respond to the CATI survey or who requested an in-person interview. The survey instrument was identical in each data collection mode and for both the Representative Beneficiary Sample and the TTW Participant Sample. Whenever possible, the interview was attempted with the sample person. If this person was unable to respond due to his or her disability, a proxy respondent was sought.

The sample size for Round 4 was 3,683 adults for the Representative Beneficiary Sample and 4,334 adults for the TTW Participant Sample (8,017 total). Mathematica completed interviews with 2,298 individuals in the Representative Beneficiary Sample and 2,780 individuals in the TTW Participant Sample for a total of 5,078 completed interviews. (Note: the Public Use files contain only the Representative Beneficiary Sample of 2,298 individuals.)

SSA implemented the TTW program in three phases over three years, with each phase including about one-third of the states. The initial NBS design called for four national cross-sectional surveys (called “rounds”) of Ticket-eligible SSA disability beneficiaries, one each in 2003, 2004, 2005, and 2006, and cross-sectional surveys of TTW participants in each of three groups of states (Phase 1, Phase 2, and Phase 3 states) defined by the year in which the program was introduced (Bethel & Stapleton 2002).

In addition, the design called for the first TTW participant cohort in each group of TTW phase-in states to be followed longitudinally until 2006. The design was later revised so that

Phase 1 data collection started in 2004 rather than in 2003. Round 4 (the final round) was also postponed until 2010.

Sample

NBS uses a multistage sampling design in all survey rounds, with a supplemental single stage sample for some TTW participants. Primary sampling units (PSUs) were formed in every state based on the number of beneficiaries in each county, as reported by SSA. Mathematica used a three-stage sample design to select the Representative Beneficiary Sample; and the sample design was revised to include a larger cross-sectional sample of beneficiaries and a representative cross-sectional TTW Participant Sample. First-stage sampling units in Round 4 were the same as those in the previous three rounds.

- In the first stage, SSA researchers identified the number of PSUs to be selected from each of the Phase 1, 2, and 3 states. PSUs were chosen with probability proportional to the size of the beneficiary population in the PSUs. The total number of PSUs to be selected was 80, but because one PSU was selected twice due to the numerous beneficiaries in that area, the final number was 79.
- In the second stage, SSA researchers formed sampling units in the two largest PSUs (which were selected with certainty) based on zip code. Two secondary units were selected in one PSU, and four secondary units were selected in the other.
- In the third stage, SSA researchers selected the beneficiary sample in four age-specific strata. The final size of the Representative Beneficiary Sample was 3,683

Table 3.1 Round 4 Sample Sizes, Number of Target Completed Interviews and
Actual Completed Interviews

Sample/Strata	Sample Size	Target Completed Interviews	Actual Completed Interviews
Representative Beneficiary Sample	3683	2400	2298
Age 18 - 29	1029	666	634
Age 30 to 39	1032	666	625
Age 40 to 40	1019	666	643
Age 50+	603	402	396
TTW Participant Sample	4334	3000	2780
Total Sample Size	8017	5400	5078

(Source: 2010 National Beneficiary Survey, 2012)

Research Sample

Ajzen (2006) noted that there is no standard format for TPB measures because measurement items must be constructed for different behavior and/or populations. For this study beneficiaries are categorized as work-oriented based on self-reported goals and expectations. Respondents were asked, “Do (your/NAME) personal goals include getting a job, moving up in a job or learning new job skills?” Respondents providing a positive response to the question are classified as work-oriented.

For this study 1,993 participants were included. Beneficiaries were asked a series of questions that determined their inclusion in the research. The sample participants were not currently employed nor were they currently looking for work based on their self-report to questions 28 and 29 from the NBS. Question 28 from the questionnaire (NBS Public Use File Codebook, 2011) states “These next questions are about {your/NAME’s} personal goals and {your/his/her} current work related activities. {Are you/Is NAME} currently working at a job or

business for pay or profit?” Beneficiaries answering “No” were included in the data set. Additionally, question 29 asked “{Have you/Has NAME} been looking for work during the last four weeks?” Beneficiaries responding “No” were included in the dataset. Importantly, individuals who answered “No” to question 29 were then directed to question 25.

To investigate the TPB, question 25 asked, “Other beneficiaries have said that they are not working for a number of reasons. I am going to read you a list of these reasons. For each, please tell me if it is a reason why {you are/NAME is} not currently working. {Are you/ Is NAME} not working because:”

- 25a physical or mental condition prevents {you/NAME} from working
- 25b {You/NAME} cannot find a job that {you are/ he is /she is} qualified for
- 25c { You do/NAME does} not have reliable transportation to and from work
- 25d { You are/NAME is} caring for children or others
- 25e Deleted in the questionnaire
- 25 f { You/NAME} cannot find a job {you want/ he wants / she wants}
- 25g { You are/NAME is} waiting to finish school or a training program
- 25h. Workplaces are not accessible to people with {your/NAME’s} disability
- 25 i. { You do/NAME does} not want to lose benefits (you need/ he needs / she needs) like
Social Security, disability insurance, workers’ compensation, or Medicaid
- 25j { Your/NAME’s} previous attempts to work have been discouraging
- 25k ITEM DELETED
- 25l Others do not think {you/NAME} can work
- 25m Employers will not give {you/NAME} a chance to show that {you/he/she} can work

25n { You/NAME } does not have the special equipment or medical devices that
{you/he/she} would need in order to work

25o You/NAME } cannot get the personal assistance [you need / he needs / she needs] in
order to get ready for work each day (Example if needed: This includes things like
dressing and bathing

Consistent with the TPB's attitude toward the behavior construct the following questions
were used: "(You do/NAME does) not want to lose benefits such as disability, worker's
compensation, or Medicaid" D= Don't Know, R=Refused, 0=No and 1=Yes; "(Your/NAME's)
previous attempts to work have been discouraging" D= Don't Know, R=Refused, 0=No and
1=Yes; "(You/NAME) does not have the special equipment or medical devices that you/he/she
would need in order to work" 0=No and 1=Yes; "(You/NAME) cannot get the personal
assistance (you need/he needs/she needs) in order to get ready for work each day" 0=No and
1=Yes; "(You/NAME) cannot find a job that you are/he/she is qualified for" D= Don't Know,
R=Refused, 0=No and 1=Yes.

The subjective norm construct was measured with the following question, "Others do not
think (you/NAME) can work" coded D= Don't Know, R=Refused, 0=No and 1=Yes.

Lastly, the perceived behavioral control variable was investigated using the following
questions from the NBS: "Does a physical or mental condition limit the kind of work or other
daily activities (you/NAME) can do?" D= Don't Know, R=Refused, 0=No and 1=Yes; "(Are
you/Is NAME) not working because a physical or mental condition prevents (you/him/her) from
working?" D= Don't Know, R=Refused, 0=No and 1=Yes and "Employers will not give
(you/NAME) a chance to show that (you/he/she) can work" D= Don't Know, R=Refused, 0=No
and 1=Yes. (See Table 3.2)

Control variables were also used in this analysis and were available in all datasets.

Gender is an important factor when one is looking at employment issues for persons with disabilities (Burkhauser, Havemen, and Wolfe, 1990; Reed, 1999). Gender was categorized as 0 = female and 1= male. Other control factors included in this study were determined through results of a literature review. Educational attainment was measured with the following categories as a ranked categorical variable: (1) did not complete HS or GED (2) HS or equivalent, (3) some college (1-3 years), (4) 4 year degree or higher, and (5) other. In the current study, race was coded as White =5 and 7= Other. Marital status was examined as a control variable as well. It was assumed that persons with disabilities who were married (especially women) might voluntarily choose not to work. In addition, married persons who are disabled have more resources to access if they work. Responses were coded as 1= married and 2= other. Benefit type was also included in the study to further investigate Livermore's (2011) finding that work-oriented beneficiaries were significantly more likely to be enrolled in SSDI and not in SSI. Benefit status was coded 1= SSI only benefits, 2=SSDI only benefits, and 3= concurrent benefits. Age is the final control variable noted in the literature. Age was categorized into four groups, 1=age 18-25, 2= age 26-40, 3= age 41-55 and 4= 56 and older (SSA, 2012).

The dependent variable "work orientation" (job search intention) was based on self-reported goals and expectations. Respondents were asked (Question 37), "Do (your/NAME) personal goals include getting a job, moving up in a job or learning new job skills?" Respondents providing a positive response to the question were classified as having the intention to engage in job search behavior, and data analyses were selected to determine how individuals with work intentions differed on TPB variables from individuals without such intentions.

Figure 3.1 represents a visual model of the variables as represented in the proposed study:

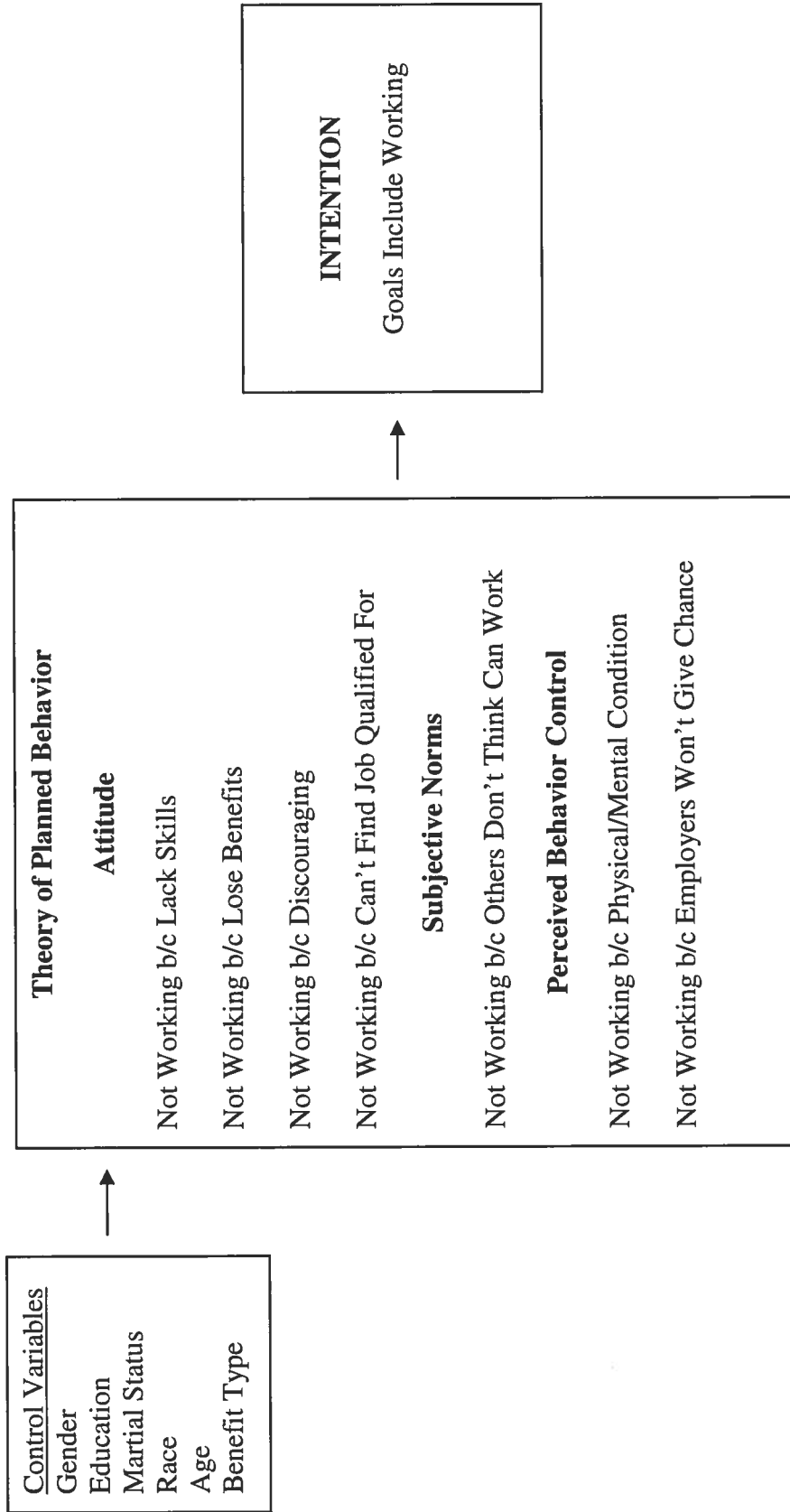


Table 3.2 represents the operational definitions of the variables from the National Beneficiary Survey: Round 4 Public Use File

Table 3.2

Variable Name	Variable Number	N	Label	Value(s)
Control Variables				
R4_c_IntAge_Pub	4	2298	Age	1,2,3,4
R4_ORGSAMPINFO_SEX	5	2298	Gender	0,1
R4_ORGSAMPINFO_BSTATUS	6	2298	Benefit Status	1,2,3
R4_L3_i_PUB	8	2298	Highest Year/Grade Finished in School	1,2,3,4,5
R4_L8_I_PUB	545	2298	Marital Status	1,2
R4_C_race_I_PUB	551	2298	Race	5,7
TBP Variables				
<i>Attitude Variables</i>				
R4_B25_I	22	1860	Not Working b/c Lose Benefits	D,R,0,1
R4_B25_J	23	1860	Not Working b/c Discouraging	D,R,0,1
R4_B25_K	26	1860	Not Working b/c of Special Equipment	0,1
R4_B25_N	27	1860	Not Working b/c Lack Skills	0,1

R4_B25_O	16	1860	Not Working b/c Can't Find Job Qualified For	D,R,0,1
R4_B25_B				
<i>Subjective Norm</i>				
R4_B25_L	24	1860	Not Working b/c Others Don't Think Can Work	D,R,0,1
<i>PBC</i>				
	10	2298	Limited b/c Phys/Mental Condition	D,R,0,1
R4_B1	15	1860	Not Working b/c Phys/Mental Condition	D,R,0,1
R4_B25_A	25	1860	Not Working b/c employers Won't Give Chance	D,R,0,1
R4_B25_M				
<i>Intention</i>				
	55	2298	Goals Include Working	D,R,0,1
R4_B37				

Data Analysis Procedures

For this study the statistical technique used to examine the research hypotheses is manual backward elimination hierarchical logistic regression. Hierarchical logistic regression is a commonly used statistical technique in the behavioral sciences. In its simplest form it captures the linear relationships between several independent variables (IV or predictor variables) and a dependent variable (DV, or predicted variable). The extent to which each individual IV is uniquely related to the DV can be determined, as can the overall variance in the DV attributable to the combination of IVs.

As it pertains to this study, manual backward elimination hierarchical logistic regression analyses were conducted to assess the sets of possible influences on the work orientation of SSA beneficiaries. In the first block, the six socio-demographic variables as identified from the literature were included, and the set was tested for the significance ($p < .05$) of its contribution to work-orientation. In the second block, the attitudinal variables from the TPB were added to the model and tested as a set, partialling out the demographic effects of the variables at ($p < .05$). The third analysis contained the subjective norms variables for the TPB, and was tested for significance ($p < .05$) after partialling out the variance explained by the demographic variables. The fourth analysis contained the perceived behavior control variables from the TPB and was tested for significance ($p < .05$) after partialling out the variance explained by the demographic variables (Cohen, Cohen, West, & Aiken, 2003). The final analysis contained the TPB constructs as a whole. The rationale for the manual backward elimination procedures provides for a best model fit.

Statistical Treatment

Data were analyzed with SAS 9.3, PROC FREQ and SURVEYLOGISTIC statistical procedures. Within regression analysis SURVEYLOGISTIC the Binary Logit model was used with Fisher Scoring optimization techniques. Regression model selection is widely used in analyzing survey data. In SAS 9.3, Proc SURVEYLOGISTIC was developed for analyzing data from complex surveys (stratified and/or clustered surveys; Wang & Chin, 2011). The SURVEYLOGISTIC procedure provides a logistic regression analysis for complex survey data. Logistic regression analysis investigates the relationship between discrete responses and a set of categorical independent variables. PROC SURVEYLOGISTIC fits linear logistic regression models for discrete response survey data by the method of maximum likelihood and incorporates the sample design into the analysis (SAS 9.3, 2005).

Summary

This study was done with existent data from the Social Security Administration. Logistic regression analysis procedures were used to investigate the role of the constructs of Azjen's TPB to predict employment intention of SSA beneficiaries who indicated that they were not currently working. SAS 9.3 and SURVEYLOGISTIC statistical procedures were utilized to analyze the data. All data are anonymous, and this study was approved by the University of Arkansas Institutional Review Board.

CHAPTER IV

RESULTS

This investigation is a secondary, investigative, quantitative study using the data from the National Beneficiary Survey (NBS) Round 4 Public use files (2010) to identify the antecedents of job search intention among work-oriented beneficiaries using the Theory of Planned Behavior (TPB).

Preliminary Analysis of Descriptive Statistics

The sample of 1993 participants included 971 men (49.7%) and 1022 women (51.3%). There was not a significant difference between genders on the dependent variable (see Table 4.2). There were 259 beneficiaries between the ages of 18-24 (13%), 772 between the ages of 25-40 (39%), 678 between the ages of 41-55 (34%), and 284 56 or older (14%). There was a significant effect of age and employment goals ($\chi^2 = 122.48, p < 0.0001$) with younger beneficiaries reporting higher rates of having work as a goal. Marital status was only defined as married 470, (23%) and Other 1523 (77%). There was a significant difference between marital status and having a goal of employment ($\chi^2 = 23.91, p < 0.0001$), with non-married adults more likely to have a work goal. Racial and ethnic backgrounds were primarily European Americans (67%) followed by 33% identified as other races. There was a significant difference between race and having a goal of employment ($\chi^2 = 6.66, p < 0.05$), with Whites having lower employment goals compared to others. In terms of education, 654 (32%) had less than high school education, 906 (45.5%) completed high school, 336 (16.9%) completed some college (1-3 years), and 97 (5.9%) had a college education or more. As beneficiary educational attainment increased, having a goal of employment (intention) increased ($\chi^2 = 19.73, p < 0.0002$). Benefit status was also included in the model with 768 (38.5%) of the beneficiaries receiving SSI, 786 (39.4%) of the beneficiaries receiving SSDI, and 439 (22%) being concurrent beneficiaries.

There was a significant difference between benefit status and having a goal of employment ($\chi^2 = 17.84, p < 0.0001$), with SSI and other recipients more likely to report a work goal than SSDI recipients.

Table 4.1

Descriptive Statistics Gender

Gender	Observations (N)	%
Female	1022	51
Male	971	49

Table 4.2

Gender by Goals Include Working

Gender	Goals Include Working		
	No	Yes	Total
Female	632	390	1022
Male	562	409	971
Total	1194	799	1993

Table 4.3

Statistics for Gender by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	3.2527	0.0713
Likelihood Ratio Chi-Square	1	3.2529	0.0713
Continuity Adjustment Chi-Square	1	3.0899	0.0788
Mantel-Haenszel Chi-Square	1	3.2511	0.0714
Phi Coefficient		0.0404	
Contingency Coefficient		0.0404	
Cramer's V		0.0404	

$p < .05^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.4

Descriptive Statistics Age

	Observations (N)	%
18-24	259	13
25-40	772	39
41-55	678	34
56+	284	14

Table 4.5

Age at Interview by Goals Include Working

Age at Interview	Goals Include Working		
	No	Yes	Total
18-25	116	143	259
26-40	398	374	772
41-55	442	236	678
56+	238	46	284
Total	1194	799	1993

Table 4.6

Statistics for Age by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	23.9196	<.0001***
Likelihood Ratio Chi-Square	1	24.5166	<.0001
Continuity Adjustment Chi-Square	1	23.3959	<.0001
Mantel-Haenszel Chi-Square	1	23.9076	<.0001
Phi Coefficient		0.1096	
Contingency Coefficient		0.1089	
Cramer's V		0.1096	

$p < .05^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.7

Descriptive Statistics Marital Status

	Observations (N)	%
Married	470	23
Other	1523	77

Table 4.8

Marital Status by Goals Include Working

Marital Status	Goals Include Working		
	No	Yes	Total
Married	327	143	470
Other	867	656	1523
Total	1194	799	1993

Table 4.9

Statistics for Marital Status by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	23.9196	<.0001***
Likelihood Ratio Chi-Square	1	24.5166	<.0001
Continuity Adjustment Chi-Square	1	23.3959	<.0001
Mantel-Haenszel Chi-Square	1	23.9076	<.0001
Phi Coefficient		0.1096	
Contingency Coefficient		0.1089	
Cramer's V		0.1096	

$p < .05^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.10

Descriptive Statistics Race/Ethnicity

	Observations (N)	%
White	1331	67
Other	662	33

Table 4.11

Race/Ethnicity by Goals Include Working

Race	Goals Include Working		
	No	Yes	Total
White	824	507	1331
Other	370	292	662
Total	1194	799	1993

Note: From the SSA data only 5= White and 7=Other were identified.

Statistics for Table 4.12

Statistics for Race/Ethnicity by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	6.6645	0.0098**
Likelihood Ratio Chi-Square	1	6.6338	0.0100
Continuity Adjustment Chi-Square	1	6.4163	0.0113
Mantel-Haenszel Chi-Square	1	6.6611	0.0099
Phi Coefficient		.0578	
Contingency Coefficient		.0577	
Cramer's V		.0578	

$p < .05^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.13

Descriptive Statistics Educational Attainment

	Observations (N)	%
Did not complete HS or GED	654	32.8
HS or Equivalent	906	45.4
Some college (1-3 years)	336	16.8
4 year degree or higher	97	5

Table 4.14

Highest Year Grade Finished by Goals Include Working

Highest Year/Grade Finished	Goals Include Working		
	No	Yes	Total
Did not complete HS or GED	437	217	654
HS or Equivalent	514	392	906
1-3 Years of College	191	145	336
4 Year degree or higher	52	45	97
Total	1194	799	1993

Table 4.15

Statistics for Highest Year Grade Finished by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	3	19.7255	0.0002***
Likelihood Ratio Chi-Square	3	19.9632	0.0002
Mantel-Haenszel Chi-Square	1	13.9241	0.0002
Phi Coefficient		0.0995	
Contingency Coefficient		0.0990	
Cramer's V		0.0995	

$p < .05^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.16

Descriptive Statistics Benefit Type

	Observations (N)	%
SSI Only	768	38.5
SSDI Only	786	39.5
Concurrent	439	22

Table 4.17

Benefit Status by Goals Include Working

Benefit Status	Goals Include Working		
	No	Yes	Total
SSI	443	325	768
SSDI	514	272	786
Concurrent (Both)	237	202	439
Total	1194	799	1993

Table 4.18

Statistics for Benefit Status by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	2	17.8440	0.0001***
Likelihood Ratio Chi-Square	2	17.9215	0.0001
Mantel-Haenszel Chi-Square	1	0.2858	0.5929
Phi Coefficient		0.0926	
Contingency Coefficient		0.0942	
Cramer's V		0.0946	

$p < .05^*$, $p < .01^{**}$, $p < .001^{***}$

Preliminary Analysis of the Theory of Planned Behavior

For the sample of 1993 beneficiaries who self-identified that they were not currently employed nor were they looking for work, the SSA asked a series of questions to better understand the reasons why a beneficiary was not employed or looking for employment. From these questions the Theory of Planned Behavior (TPB) constructs of Attitude, Subjective Norms, and Perceived Behavioral Control were derived and used in an analysis of their contribution to predicting the dependent variable of job search intention.

There were 1749 beneficiaries who responded to the question that they were not working for fear of losing a federal benefit. Of those 1424 (81%) responded that “no” they did not fear losing their benefits while 325 (19%) indicated that “yes” they were fearful of losing a federal benefit. There was a significant difference between beneficiaries who responded “no” and those

who responded “yes” regarding employment goals ($\chi^2 = 22.87, p < 0.0001$) with beneficiaries reporting “no” they were fearful (i.e., not fearful) of losing a federal benefit more likely to report an employment goal. There were 1742 beneficiaries that responded to the question that they were not working because work was discouraging. Of those, 1182 (67%) responded that work was not discouraging (“no”) while 560 (33%) indicated that work was discouraging (“yes”). There was a significant difference between beneficiaries who responded “no” to “yes” and employment goals ($\chi^2 = 46.30, p < 0.0001$). Again, beneficiaries reported that work was not discouraging and had a goal of work. There were 1765 beneficiaries who responded to the question that they were not working because they lacked skills. Of those 1760 (99.5%) responded that “no” they were not working because they lacked skills while 5 beneficiaries (0.5%) indicated that “yes” they were not working because they lacked skills. This is of note due to the respondents indicating that they had skills however responded that they did not have a goal of work (See Table #28). There were 1746 beneficiaries who responded to the question that they were not working because they could not find a job for which they were qualified. Of those 1288 (74%) responded “no” while 458 (26%) indicated “yes”. There was a significant difference between beneficiaries who responded “no” to “yes” and employment goals ($\chi^2 = 77.22, p < 0.0001$). Beneficiaries who indicated they could find a job they were qualified for also indicated that they had a goal of work. There were 1736 beneficiaries who responded to the question that they were not working because others don’t think that they can work. Of those 1286 (74%) responded “no” while 450 (26%) indicated “yes”. There was no significant difference between beneficiaries who responded “no” to “yes” and employment goals. There were 1988 beneficiaries who responded to the question that they were not working because they were limited because of physical or mental condition. Of those 151 (7.6%) responded that “no” that they were not limited because of a

physical/mental condition while 1837 (92.4%) indicated that “yes”. There was a significant difference between beneficiaries who responded “no” to “yes” and employment goals ($\chi^2 = 12.495, p < 0.05$). Also 1760 beneficiaries responded to the question that they were not working because of physical or mental condition. Of those 118 (6.7%) responded that “no” that they were not working because of a physical/mental condition while 1642 (93.3%) indicated that “yes” they were not working due to a physical/mental condition. There was a significant difference between beneficiaries who responded “no” to “yes” and employment goals ($\chi^2 = 26.106, p < 0.0001$). This is important in that beneficiaries reported, regardless of their disabilities or limitations and conditions, that they still had a goal of work. There were 1722 beneficiaries who responded to the question that they were not working because employers would not give them a chance. Of those 1413 (82%) responded that “no” that they were not working because employers would not give them a chance while 309 (18%) indicated “yes” to the item. There was a significant difference between beneficiaries who responded “no” to “yes” and employment goals ($\chi^2 = 72.147, p < 0.0001$). There were 1765 beneficiaries who responded to the question that they were not working because they cannot find a job/job market is bad. Of those 1757 (99.5%) responded “no” and 8 (0.5%) indicated “yes”. There was a significant difference between beneficiaries who responded “no” to “yes” and employment goals ($\chi^2 = 8.9, p < 0.05$). However, the Chi-Square test may not be a valid test due to less than five participants per cell (Amrhein, J. & Daman, C., 2011). Lastly, 1993 beneficiaries responded to the TPB intention dependent variable of having a goal of work or not. Of that number, 1194 (60%) responded “no” while 799 (40%) responded “yes”.

Theory of Planned Behavior Variables

Table 4.19

Descriptive Statistics Do Not Want to Lose Benefits

	Observations (N)	%
No	1424	81
Yes	325	19

Table 4.20

Do Not Want to Lose Benefits by Goals Include Working

	Do Not Want to Lose Benefits		Goals Include Working	
	No	Yes	Total	
No	942	482	1424	
Yes	169	156	325	
Total	1111	638	1749	

Table 4.21

Statistics for Do Not Want to Lose Benefits by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	22.8699	<.0001***
Likelihood Ratio Chi-Square	1	22.2893	<.0001
Continuity Adjustment Chi-Square	1	22.2633	<.0001

Mantel-Haenszel Chi-Square	1	22.8568	<.0001
Phi Coefficient		0.1144	
Contingency Coefficient		0.1136	
Cramer's V		0.1144	

$p < .15^*$, $p < .01^{**}$, $p < .001^{**}$

Table 4.22

Descriptive Statistics Previous Attempts to Work Have Been Discouraging

	Observations (N)	%
No	1182	67
Yes	560	33

Table 4.23

Previous Attempts to Work Have Been Discouraging by Goals Include Working

Discouraging	Goals Include Working		
	No	Yes	Total
No	813	369	1182
Yes	291	269	560
Total	1104	638	1742

Table 4.24

Statistics for Previous Attempts to Work Have Been Discouraging by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	46.3003	<.0001***
Likelihood Ratio Chi-Square	1	45.6181	<.0001
Continuity Adjustment Chi-Square	1	45.5786	<.0001
Mantel-Haenszel Chi-Square	1	46.2737	<.0001
Phi Coefficient		0.1630	
Contingency Coefficient		0.1609	
Cramer's V		0.1630	

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.25

Descriptive Statistics Not Working b/c Can't find a Job/Job Market is bad

	Observations (N)	%
No	1757	99.5
Yes	8	.5

Note: The label given to the variable and the actual question are different.

Table 4.26

Special Equipment or Medical Devices by Goals Include Working

Do not have the special equipment or medical devices needed to work	Goals Include Working		
	No	Yes	Total
No	1116	641	1757
Yes	1	7	8
Total	1117	648	1765

Table 4.27

Statistics for Special Equipment or Medical Devices Needed to Work by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	8.9210	0.0028**
Likelihood Ratio Chi-Square	1	8.9554	0.0028
Continuity Adjustment Chi-Square	1	6.8604	0.0028
Mantel-Haenszel Chi-Square	1	8.9160	0.0028
Phi Coefficient		0.0711	
Contingency Coefficient		0.0709	
Cramer's V		0.0711	

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.28

Descriptive Statistics Not Working b/c Lack Skills

	Observations (N)	%
No	1760	99.5
Yes	5	.5

Note: The label given to the variable and the actual question are different.

Table 4.29

Cannot get Personal Assistance Needed by Goals Include Working

Cannot Get Personal Assistance Needed to Get Ready for Work	Goals Include Working		
	No	Yes	Total
No	1112	648	1760
Yes	5	0	5
Total	1117	648	1765

Table 4.30

Statistic for Cannot Get Personal Assistance Needed to Get Ready for Work by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	2.9089	0.0881*
Likelihood Ratio Chi-Square	1	4.5833	0.0323
Continuity Adjustment Chi-Square	1	1.5401	0.2146
Mantel-Haenszel Chi-Square	1	2.9072	0.0882

Phi Coefficient	-0.0406
Contingency Coefficient	0.0406
Cramer's V	-0.0406

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.31

Descriptive Statistics Cannot Find a Job Qualified

	Observations	%
No	1288	74
Yes	458	26

Table 4.32

Cannot Find a Job Qualified For by Goals Include Working

Cannot Find a Job Qualified For	Goals Include Working		
	No	Yes	Total
No	893	395	1288
Yes	212	246	458
Total	1105	641	1746

Table 4.33

Statistics for Cannot Find a Job Qualified For by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	77.2190	<.0001***
Likelihood Ratio Chi-Square	1	75.3837	<.0001
Continuity Adjustment Chi-Square	1	76.2304	<.0001
Mantel-Haenszel Chi-Square	1	77.1748	<.0001
Phi Coefficient		0.2103	
Contingency Coefficient		0.2058	
Cramer's V		0.2103	

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.34

Descriptive Statistics Others Do Not Think Can Work

	Observations	%
No	1286	74
Yes	450	26

Table 4.35

Others Do Not Think Can Work by Goals Include Working

Others Do Not Think I Can Work	Goals Include Working		
	No	Yes	Total
No	830	456	1286
Yes	271	179	450
Total	1101	635	1736

Table 4.36

Statistics for Others Do Not think I Can Work by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	2.6804	0.1016
Likelihood Ratio Chi-Square	1	2.6609	0.1028
Continuity Adjustment Chi-Square	1	2.4975	0.1140
Mantel-Haenszel Chi-Square	1	2.6789	0.1017
Phi Coefficient		0.0393	
Contingency Coefficient		0.0393	
Cramer's V		0.0393	

Table 4.37

Descriptive Statistics Limited because of a Physical or Mental Condition

	Observations (N)	%
No	151	7.5
Yes	1837	92.5

Table 4.38

Limited because of a Physical or Mental Condition by Goals Include Working

Limited b/c of a Physical or Mental Condition	Goals Include Working		
	No	Yes	Total
No	70	81	151
Yes	1121	716	1837
Total	1191	797	1988

Table 4.39

Statistics for Limited because of a Physical or Mental Conditon by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	12.4952	0.0004***
Likelihood Ratio Chi-Square	1	12.2235	0.0005
Continuity Adjustment Chi-Square	1	11.8921	0.0006
Mantel-Haenszel Chi-Square	1	12.4889	0.0004
Phi Coefficient		-0.0793	
Contingency Coefficient		0.0790	
Cramer's V		-0.793	

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.40

Descriptive Statistics Employers Will Not Give Me a Chance

	Observations (N)	%
No	1413	82
Yes	309	18

Table 4.41

Employers Will Not Give Me a Chance by Goals Include Working

Employers will not give me a chance to show that I can work	Goals Include Working		
	No	Yes	Total
No	958	455	1413
Yes	130	179	309
Total	1088	634	1722

Table 4.42

Statistics for Employers Will Not Give Me a Chance by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	72.1475	<.0001***
Likelihood Ratio Chi-Square	1	69.7263	<.0001
Continuity Adjustment Chi-Square	1	71.0458	<.0001
Mantel-Haenszel Chi-Square	1	72.1056	<.0001
Phi Coefficient		0.2047	
Contingency Coefficient		0.2005	
Cramer's V		0.2047	

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.43

Descriptive Statistics A Physical or Mental Condition Prevents Me

	Observation (N)	%
No	118	7
Yes	1642	93

Table 4.44

A Physical or Mental Condition Prevents Me by Goals Include Working

A Physical or Mental Condition Prevents Me from Working	Goals Include Working		
	No	Yes	Total
No	49	69	118
Yes	1067	575	1642
Total	1116	644	1760

Table 4.45

Statistics for A Physical or Mental Condition Prevents Me by Goals Include Working

Statistic	DF	Value	Prob
Chi-Square	1	26.1058	<.0001***
Likelihood Ratio Chi-Square	1	24.9711	<.0001
Continuity Adjustment Chi-Square	1	25.1046	<.0001
Mantel-Haenszel Chi-Square	1	26.0910	<.0001
Phi Coefficient		-0.1218	
Contingency Coefficient		0.1209	
Cramer's V		-0.1218	

 $p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.46

Goals Include Working

	Observation (N)	%
No	1194	60
Yes	799	40

Pearson Correlation Coefficients

Although not the crux of this study, Pearson Correlation coefficients, probabilities and observations can be found in Appendix 1.

Results of Logistic Regression Analysis

Results indicate that four of the six control variables (Age, Education, Marital Status, and Race) were retained in the model. This is consistent with findings on the determinants of work activity and work-orientation status presented in other studies (Livermore, 2011; Stapleton, et.al, 2008; Thornton, et.al, 2007). Somewhat surprising, gender and benefit status were not significant predictors in the full model. This study retained five of the eight variables related to the TPB. Two variables (Not Working because I can't find a job/job market bad) and (Not working because I lack skills) had insufficient observations to conduct regression analyses (Amrhein & Daman, 2011). Additionally, "Not working because I would lose benefits" was not significant in the study and was not retained in the model. As this is the first study to utilize the TPB with a SSA beneficiary population, it provides a rationale for the need to conduct further investigations regarding constructs of the theory. What follows next is the logistic regression analysis of the four hypotheses.

Demographic Variables (Control Variables)

The omnibus test for the logistic regression demographic model was found to be statistically significant, $\chi^2(11, n = 1993) = 175.67, p < 0.001$. The Nagelkerke R^2 was computed to be 0.114 (see Table 4.28). All demographic variables with the exception of benefit status were retained at the $p < .15$ level (see Table 4.29).

The likelihood of a beneficiary having a goal of work decreased markedly with age. Beneficiaries who are between the ages of 18-25 are 6.04 times more likely than beneficiaries 56

and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries who are between the ages of 26-40 are 4.18 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill and beneficiaries who are between the ages of 41-55 are 2.30 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Gender

Males are 1.33 times more likely than females to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Education

The likelihood of having a goal of work increased with level of education. Beneficiaries with a 4 year degree or higher were 2.73 times more likely than beneficiaries who did not complete high school or their GED to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries with a 4 year degree or higher were 2.0 times more likely than beneficiaries who completed high school or its equivalent to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries with a 4 year degree or higher were 1.44 times more likely than beneficiaries who completed some college (1-3 years) to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Marital Status

Beneficiaries who were not married, widowed, divorced, separated or have never been married were 1.73 times more likely than married beneficiaries to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Racial/Ethnic Group

Other racial/ethnic groups are 1.35 times more likely than Whites to report having a personal goal including getting a job, moving up in a job or learning a new job skill (see Table 4.30).

Table 4.47

Testing Global Null Hypothesis: BETA = 0

Test	Chi- Square	DF	Pr > ChiSq
Likelihood Ratio	175.677	11	<.0001***
Score	163.565	11	<.0001***
Wald	176.773	11	<.0001***

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Note: Due to the complex sampling procedures utilized, the Nagelkerke R^2 was computed to be 0.114 by removing the weight variable from the data.

Table 4.48

Type 3 Analysis of Effects

Effect	DF	Wald Chi-Square	Pr > Chi-Square
Age	3	59.424	<.0001***
Gender	1	5.326	0.0210*
Education Level	3	12.081	<.0071***
Marital Status	1	9.2366	0.0024*
Race	1	4.1245	0.0423*
Benefit Status	2	3.2411	0.1978

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.49

Odds Ratio Estimates for Demographic Variables

Effect	Point Estimates	95% Wald Confidence Limits	
Age			
18-25 vs 56+	6.04	3.700	9.864
26-40 vs 56+	4.182	2.791	6.265
41-55 vs 56+	2.297	1.564	3.373
Gender			
Female vs Male	0.720	0.545	0.952
Benefit Status			
SSI vs Concurrent	0.725	0.508	1.034
SSDI vs Concurrent	0.773	0.489	1.224
Education			
Did not complete HS or GED vs 4 Year Degree or Higher	0.366	0.190	0.703
HS or Equivalent vs 4 Year Degree or Higher	0.491	0.263	0.920
Some College 1-3 Years vs 4 Year Degree or Higher	0.695	0.344	1.407
Marital Status			
Married vs Other	0.577	0.405	0.823
Race			
White vs Other	0.743	0.558	0.990

Note: "Yes" to having a Goal of Work is the reference group.

Note: The Odds Ratio Estimate is the odds of an event expressed as the ratio of probability of an event taking place to the probability that the event does not take place. The ratio of two odds provides a value ranging from 0 to infinity that compares the odds of the event occurring in two different population groups (SAS, 2009).

Additudinal Variables with Control Variables

The omnibus test for the logistic regression model with the demographic variables and TPB Attitudinal (Hypothesis 1) variables was found to be statistically significant, $\chi^2 (15, n = 1710) = 567.97, p < 0.001$. The Nagelkerke R^2 was computed to be 0.16, as compared to the demographic only Nagelkerke R^2 of 0.11. Again, benefit status was not retained in the model (see Table 4.31).

Again, the likelihood of a beneficiary to have a goal of work decreased markedly with age. Beneficiaries who are between the ages of 18-25 are 4.29 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries who are between the ages of 26-40 are 2.96 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill, and beneficiaries who are between the ages of 41-55 are 1.7 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Gender

There is not a real difference in odds ratios for males or females who report having a personal goal including getting a job, moving up in a job or learning a new job skill. This

finding changed from the control model indicating the possibility of interaction between the control variables and the TPB variables.

Education

The likelihood of having a goal of work increased with level of education. Beneficiaries with a 4 year degree or higher were 2.78 times more likely than beneficiaries who did not complete high school or their GED to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries with a 4 year degree or higher were 2.07 times more likely than beneficiaries who completed high school or its equivalency to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Beneficiaries with a 4 year degree or higher were 1.45 times more likely than beneficiaries who completed some college (1-3 years) to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Marital Status

Beneficiaries who were not married, widowed, divorced, separated or have never been married were 1.72 times more likely than married beneficiaries to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Racial/Ethnic Group

Other racial/ethnic groups are 1.4 times more likely than Whites to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Theory of Planned Behavior Attitudinal Variables

Somewhat surprisingly, beneficiaries were 2.0 times more likely to indicate “yes” that they cannot find a job that they were qualified for as a rationale for not working or looking for

work and have a goal of employment than those who answered “no”. Likewise beneficiaries were 1.5 times more likely to respond “yes” that the reason that they were not looking for work or currently working was fear of losing their Social Security benefit, disability insurance, Workers’ Compensation, or Medicaid than those who responded “no”. Beneficiaries also were 1.91 times more likely to indicate that their previous attempts at work were discouraging for the reason that they were not currently employed, but maintained a goal of work than those that responded “no” that work was not discouraging. Unfortunately there were not enough observations to statistically investigate a beneficiary’s attitude toward lack of skills and a goal of employment (see Table 28). However, frequency counts overwhelmingly indicated that individuals did not believe that they lacked skills (see Table 28).

Table 4.50

Testing Global Null Hypothesis: BETA = 0

Test	Chi- Square	DF	Pr > ChiSq
Likelihood Ratio	215.7540	15	<.0001***
Score	203.4727	15	<.0001***
Wald	567.9693	15	<.0001***

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.51

Type 3 Analysis of Effects

Effect	DF	Wald Chi-Square	Pr > Chi-Square
Age	3	46.60	<.0001***
Gender	1	2.90	0.0885*
Benefit Status	2	0.61	0.74
Education Level	3	10.06	0.02*
Marital Status	1	6.48	0.01*
Race	1	3.97	0.05*
Not Working b/c Can't find a Job Qualified for	1	14.49	0.0001***
Do not want to Lose Benefits	1	3.81	0.05*
Not Working b/c Discouraging	1	12.38	0.0004***
Not Working b/c Lack Skills	1	570.33	0.0001***

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.52

Odds Ratio Estimates

Effect	Point Estimates	95% Wald Confidence Limits	
Age			
18-25 vs 56+	4.43	2.77	7.08
26-40 vs 56+	2.96	2.00	4.39
41-55 vs 56+	1.72	1.13	2.63

Gender			
Female vs Male	0.76	0.56	1.30
Benefit Status			
SSI vs Concurrent	0.85	0.55	1.30
SSDI vs Concurrent	0.95	0.58	1.57
Education			
Did not complete HS or GED vs 4Year Degree or Higher	0.36	0.18	0.72
HS or Equivalent vs 4 Year Degree or Higher	0.48	0.25	0.92
Some College 1-3 Years vs 4 Year Degree or Higher	0.69	0.33	1.47
Marital Status			
Married vs Other	0.58	0.38	0.88
Race			
White vs Other	0.71	0.51	0.995
Not Working b/c Can't find a Job Qualified for			
No vs Yes	0.50	0.35	0.71
Not Working b/c Lose Benefits			
No vs Yes	0.67	0.45	1.00
Not Working b/c Discouraging			
No vs Yes	0.52	0.37	0.75
Limited b/c of Lack Skills			
No vs Yes	-----	-----	-----

Note: Dichotomous variables with Yes/No response; “Yes” to having a Goal of Work is the reference group.

Subjective Norms with Control Variables

The omnibus test (Global Null Hypothesis: BETA = 0) for the logistic regression model with the TPB subjective norms variable (Hypothesis 2) was found to be statistically significant, $\chi^2(12, n = 1736) = 161.73, p < 0.001$. The Nagelkerke R^2 was computed to be 0.1077, although there is no change in the Nagelkerke R^2 from the demographic variables alone (.11).

As in the previous models, the likelihood of a beneficiary to have a goal of work decreased markedly with age. Beneficiaries who are between the ages of 18-25 are 5.95 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries who are between the ages of 26-40 are 3.88 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill and beneficiaries who are between the ages of 41-55 are 2.01 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Gender

Males were 1.27 times more likely to report having a personal goal including getting a job, moving up in a job or learning a new job skill than females (see Table 4.55).

Education

The likelihood of having a goal of work increased with level of education. Beneficiaries with a 4 year degree or higher were 2.62 times more likely than beneficiaries who did not complete high school or their GED to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries with a 4 year degree or higher were

2.22 times more likely than beneficiaries who completed high school or its equivalency to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries with a 4 year degree or higher were 1.53 times more likely than beneficiaries who completed some college (1-3 years) to report having a personal goal including getting a job, moving up in a job or learning a new job skill (see Table 4.55).

Marital Status

Beneficiaries who were not married, widowed, divorced, seperated or had never been married were 1.70 times more likely than married beneficiaries to report having a personal goal including getting a job, moving up in a job or learning a new job skill (see Table 4.55)..

Racial/Ethnic Group

Other racial groups are 1.41 times more likely than Whites to report having a personal goal including getting a job, moving up in a job or learning a new job skill (see Table 4.55).

Theory of Planned Behavior Subjective Norms Variable

Beneficiaries were 1.43 times more likely to respond “yes” that the reason that they were not looking for work or currently working was that others did not think that they could work than those who responded “no” while maintaining a goal of work (see Table 4.55).

Table 4.53

Testing Global Null Hypothesis: BETA = 0

Test	Chi- Square	DF	Pr > ChiSq
Likelihood Ratio	142.3843	12	<.0001***
Score	134.2468	12	<.0001***

Wald 215.2170 12 <.0001***

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Note: the Nagelkerke $R^2 = 0.1077$

Table 4.54

Type 3 Analysis of Effects

Effect	DF	Wald Chi-Square	Pr > Chi-Square
Age	3	75.32	<.0001***
Gender	1	2.60	0.10*
Benefit Status	2	1.88	0.39
Education Level	3	8.46	0.03*
Marital Status	1	6.95	0.008**
Race	1	4.11	0.043*
Not Working b/c Others do not think I can work	1	4.77	0.029*

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.55

Odds Ratio Estimates for Demographic Variables and Subjective Norms

Effect	Point Estimates	95% Wald Confidence Limits	
Age			
18-25 vs 56+	5.95	3.77	9.42
26-40 vs 56+	3.88	2.65	5.68

41-55 vs 56+	2.01	1.35	2.99
Gender			
Female vs Male	0.789	0.592	1.05
Benefit Status			
SSI vs Concurrent	0.747	0.489	1.142
SSDI vs Concurrent	0.880	0.545	1.422
Education			
Did not complete HS or GED vs 4 Year Degree or Higher	0.382	0.188	0.774
HS or Equivalent vs 4 Year Degree or Higher	0.450	0.228	0.889
Some College 1-3 Years vs 4 Year Degree or Higher	0.654	0.309	1.384
Marital Status			
Married vs Other	0.587	0.395	0.872
Race			
White vs Other	0.709	0.509	0.988
Not Working b/c Others Don't Think I can Work			
No vs Yes	0.698	0.506	0.963

Note: Dichotomous variables with Yes/No response; "Yes" to having a Goal of Work is the reference group.

Perceived Behavior Control with Control Variables

The omnibus test for the logistic regression model including the Perceived Behavioral Control variable of TPB (Hypothesis 3) was found to be statistically significant, $\chi^2(11, n =$

1713) = 212.93, $p < 0.001$. The Nagelkerke R^2 was computed to be 0.1567 as compared to the Nagelkerke R^2 value of 0.1140 for the demographic variables alone.

Age

Again, the likelihood of a beneficiary to have a goal of work decreased markedly with age. Beneficiaries who are between the ages of 18-25 are 5.16 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries who are between the ages of 26-40 are 3.5 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill, and beneficiaries who are between the ages of 41-55 are 2.02 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill (see Table 4.58).

Gender

Compared to females, males were 1.31 times more likely to report having a personal goal including getting a job, moving up in a job or learning a new job skill (see Table 4.58).

Education

The likelihood of having a goal of work increased with level of education. Beneficiaries with a 4 year degree or higher were 2.49 times more likely than beneficiaries who did not complete high school or their GED to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries with a 4 year degree or higher were 2.13 times more likely than beneficiaries who completed high school or its equivalency to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries with a 4 year degree or higher were 1.34 times more likely than beneficiaries who

completed some college (1-3 years) to report having a personal goal including getting a job, moving up in a job or learning a new job skill (see Table 4.58).

Marital Status

Beneficiaries who were not married, widowed, divorced, separated or had never been married were 1.82 times more likely than married beneficiaries to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Racial Group.

Other racial groups are 1.38 times more likely than Whites to report having a personal goal including getting a job, moving up in a job or learning a new job skill (see Table 4.58).

Theory of Planned Behavior Perceived Behavioral Control Variables

Beneficiaries who maintained a work goal were 1.49 times more likely to indicate “no” that they have a physical or mental condition that limits the amount of work they can do than those who responded “yes”. Likewise beneficiaries who maintained a work goal were 2.06 times more likely to respond “no” that the reason that they were not looking for work or currently not working was a physical or mental condition, than those who responded “yes”. Beneficiaries were also 3.36 times more likely to indicate employers will not give them an opportunity to show that they can work for the reason that they were not currently employed, but maintained a goal of work than those that responded “no” (see Table 4.58).

Table 4.56

<i>Testing Global Null Hypothesis: BETA = 0</i>			
Test	Chi- Square	DF	Pr > ChiSq
Likelihood Ratio	208.5241	14	<.0001***
Score	198.5602	14	<.0001***
Wald	212.9337	14	<.0001***

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$
 Note: the Nagelkerke $R^2 = 0.156$

Table 4.57

Type 3 Analysis of Effects

Effect	DF	Wald Chi-Square	Pr > Chi-Square
Age	3	43.37	<.0001***
Gender	1	2.74	0.09*
Benefit Status	2	1.53	0.46
Education Level	3	9.05	0.03*
Marital Status	1	7.82	0.005**
Race	1	3.44	0.063*
Not Working Limited b/c of Physical/Mental Condition	1	2.24	0.13*
Not Working b/c Physical/Mental Condition	1	4.49	0.03*
Not Working b/c Employers Won't Give Chance	1	37.89	<.0001***

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.58

Demographic Variables with Perceived Behavioral Control Variables

Effect	Point Estimates	95% Wald Confidence Limits	
Age			
18-25 vs 56+	5.16	2.97	8.94
26-40 vs 56+	3.51	2.29	5.39
41-55 vs 56+	2.02	1.34	3.07
Gender			
Female vs Male	0.763	0.553	1.051
Benefit Status			
SSI vs Concurrent	0.775	0.516	1.164
SSDI vs Concurrent	0.889	0.539	1.466
Education			
Did not complete HS or GED vs 4 Year Degree or Higher	0.401	0.205	0.785
HS or Equivalent vs 4 Year Degree or Higher	0.470	0.244	0.905
Some College 1-3 Years vs 4 Year Degree or Higher	0.748	0.361	1.55
Marital Status			
Married vs Other	0.549	0.360	0.836
Race			
White vs Other	0.726	0.517	1.018
Not Working b/c Limited by Physical/Mental Condition			

No vs Yes	0.672	0.399	1.131
A Physical/Mental Condition Prevents Me			
No vs Yes	2.06	1.056	4.017
Employers will not give me a Chance			
No vs Yes	0.298	0.202	0.438

Note: Dichotomous variables with Yes/No response; “Yes” to having a Goal of Work is the reference group.

Theory of Planned Behavior with Control Variables

The omnibus test for the logistic regression model including the constructs of TPB (Hypothesis 4) was found to be statistically significant, $\chi^2 (14, n = 1676) = 274.2986, p < 0.001$. The Nagelkerke R^2 was computed to be 0.19 compared to the Nagelkerke R^2 value of 0.1140 for the demographic variables alone. Variables that did not meet the minimum threshold of $p < .15$ were sequentially removed from the final model in accordance with manual backward stepwise statistical procedures. For this study the following variables/questions were not retained in the model due to small sample sizes: Not Working b/c Can’t find a job/job market bad, $N = 1$ and $N = 7$ in two of the four cells; Not working b/c Lack skills, $N = 5$ and $N = 0$ in two of the four cells. Not working because someone would lose benefits was not significant and was not retained in the model (see Table 4.61).

Age

The likelihood of a beneficiary having a goal of work decreased markedly with age. Beneficiaries who are between the ages of 18-25 are 4.16 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries who are between the ages of 26-40 are 3.13 times more likely than

beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill, and beneficiaries who are between the ages of 41-55 are 1.91 times more likely than beneficiaries 56 and older to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Gender

Males were 1.34 times more likely than females to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Education

The likelihood of having a goal of work increased with level of education. Beneficiaries with a 4 year degree or higher were 2.49 times more likely than beneficiaries who did not complete high school or their GED to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries with a 4 year degree or higher were 1.99 times more likely than beneficiaries who completed high school or its equivalency to report having a personal goal including getting a job, moving up in a job or learning a new job skill. Beneficiaries with a 4 year degree or higher were 1.28 times more likely than beneficiaries who completed some college (1-3 years) to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Marital Status

Beneficiaries who were not married, widowed, divorced, separated or had never been married were 1.7 times more likely than married beneficiaries to report having a personal goal including getting a job, moving up in a job or learning a new job skill.

Racial Group

Other racial groups are 1.40 times more likely than Whites to report having a personal goal including getting a job, moving up in a job or learning a new job skill (see Table 4.61).

Theory of Planned Behavior Variables

Attitudinal Variables

Beneficiaries were 1.91 times more likely to indicate “yes” that they cannot find a job that they were qualified for as a rationale for not working or looking for work and have a goal of employment than those who answered “no”. Likewise beneficiaries were 1.63 times more likely to respond “yes” that the reason that they were not looking for work or currently working was fear of losing their Social Security benefit, disability insurance, Workers’ Compensation, or Medicaid than those who responded “no”. Beneficiaries also were 1.53 times more likely to indicate that their previous attempts at work were discouraging for the reason that they were not currently looking for work than those who responded “no” (See Table 4.61).

Perceived Behavioral Control Variables

Beneficiaries were 1.49 times more likely to indicate “no” that they have a physical or mental condition that limits the amount of work they can do, while maintaining a goal of work, than those who responded “yes”. Likewise beneficiaries were 2.06 times more likely to respond “no” that the reason that they were not looking for work or currently not working was a physical or mental condition, than those who responded “yes”. Beneficiaries were also 3.36 times more likely to indicate employers will not give them an opportunity to show that they can work for the reason that they were not currently employed, but maintained a goal of work than those that responded “no” (See Table 4.61).

Table 4.59

Testing Global Null Hypothesis: BETA = 0

Test	Chi- Square	DF	Pr > ChiSq
Likelihood Ratio	244.21	14	<.0001***
Score	232.31	14	<.0001***
Wald	274.30	14	<.0001***

$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$
 Note: the Nagelkerke $R^2 = 0.19$

Table 4.60

Type 3 Analysis of Effects

Effect	DF	Wald Chi-Square	Pr > Chi-Square
Age	3	42.36	<.0001***
Gender	1	3.36	0.067*
Education Level	3	9.56	0.02*
Marital Status	1	5.61	0.02*
Race	1	3.78	0.05*
Not Working b/c Can't find a Job Qualified for	1	11.23	0.0008***
Not Working b/c Discouraging	1	4.10	0.04*
Limited b/c of Physical/Mental Condition	1	2.21	0.14
Not Working b/c Physical/Mental Condition	1	5.05	0.03*

Not Working b/c employers won't give a chance	1	11.74	<0.0006***
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$p < .15^*$, $p < .01^{**}$, $p < .001^{***}$

Table 4.61

Demographic Variables with Retained TPB Variables

Effect	Point Estimates	95% Wald Confidence Limits	
Age			
18-25 vs 56+	4.16	2.53	6.86
26-40 vs 56+	3.13	2.07	4.74
41-55 vs 56+	1.91	1.23	2.95
Gender			
Female vs Male	0.742	0.539	1.021
Education			
Did not complete HS or GED vs 4Year Degree or Higher	0.402	0.207	0.782
HS or Equivalent vs 4 Year Degree or Higher	0.503	0.265	0.954
Some College 1-3 Years vs 4 Year Degree or Higher	0.779	0.369	1.643
Marital Status			
Married vs Other	0.588	0.379	0.912
Race			
White vs Other	0.712	0.506	1.00
Not Working b/c Can't find a Job Qualified For			

No vs Yes	0.523	0.358	0.764
Not Working b/c Previous Attempts were Discouraging			
No vs Yes	0.652	0.432	0.986
Limited b/c of Physical/Mental Condition			
No vs Yes	0.644	0.360	1.151
A Physical/Mental Condition Prevents Me			
No vs Yes	2.127	1.10	4.11
Employers will not give me a Chance			
No vs Yes	0.424	0.259	0.693

Note: Dichotomous variables with Yes/No response; “Yes” to having a Goal of Work is the reference group.

Summary

Results indicate that four of the six control variables (Age, Education, Marital Status, and Race) were retained in the model. This is consistent with findings on the determinants of work activity and work-orientation status presented in other studies (Livermore, 2011; Stapleton, et.al, 2008; Thornton, et.al, 2007). Somewhat surprising, gender and benefit status were not significant predictors in the full model. This study retained five of the eight variables related to the TPB. Two variables (Not Working because I can’t find a job/job market bad) and (Not working because I lack skills) had insufficient observations to conduct regression analyses (Amrhein & Daman, 2011). Additionally, “Not working because I would lose benefits” was not significant in the study and was not retained in the model.

CHAPTER V

DISCUSSION AND SUMMARY

Used as the theoretical foundation to identify factors influencing the job search intention of unemployed SSA beneficiaries, the Theory of Planned Behavior (TPB) provides guidance for further research on job search behavior. Several study findings deserve highlighting and further exploration. Utilizing the NBS (4) Social Security data, this study investigated the validity of Azjen's Theory of Planned Behavior (TPB) as a model for predicting job search intention among SSA beneficiaries who were not currently working and had not looked for work in the past 4 weeks. The following four hypotheses were tested: (1) Job search attitude accounts for a significant amount of variance in job search intention over and above that accounted for by gender, age, race, education, marital status, and benefit type for persons who are Social Security beneficiaries; (2) Subjective norms account for a significant amount of variance in job search intention over and above that accounted for by gender, age, race, education, marital status, and benefit type for persons who are Social Security beneficiaries; (3) Perceived behavior control accounts for a significant amount of variance in job search intention over and above that accounted for by gender, age, race, education, marital status, and benefit type for persons who are Social Security beneficiaries, and; (4) The constructs of the Theory of Planned Behavior (Attitude, Subjective Norms, and Perceived Behavior Control) account for a significant amount of variance in job search intention over and above that accounted for by gender, age, race, education, marital status, and benefit type for persons who are unemployed Social Security beneficiaries.

Demographic Variables

The demographic variables accounted for 11% of the variance (Nagelkerke R^2 of 0.11). The descriptive findings largely confirm results from studies conducted by Livermore (2009, 2011; Thornton, et al., 2007, and Stapleton, et al. 2008) indicating that age is an integral predictor of job search intention. These results suggest that there are differences across individuals in their job search intention over time. This supports Barber et al.'s (1994) suggestion that job seekers may begin their job search with a high intensity but decrease their job search after some time because of a need to sort through and await information about current opportunities, review the consequences and benefits of employment, be persuaded by significant others, and/or believe that they do not have the resources necessary (e.g., transportation, attendant care services, and job skills) to successfully engage in the job search process.

Education also played a critical role in job search intention with beneficiaries with a 4 year degree or higher 2.49 times more likely than beneficiaries who did not complete high school or their GED. Gender was not a significant predictor of job search intention, although males were slightly more likely to report having an intention to engage in job search behavior. Van Hooft, Born, Taris and van der Fliera's (2005) research suggested that gender and family situation were negatively related to job search intention. They found that males and singles intended to invest more time in job seeking than females and individuals with families, respectively. Consistent with the findings in Livermore's (2011) study, non-white beneficiaries were significantly more likely to report job-search intention. The results for non-White beneficiaries are consistent with those from the cross-sectional analysis of employment in Mamun et al., (2011). A possible explanation for the higher estimates among non-White beneficiaries is that they might be more driven or inclined to work than White beneficiaries

given the association between poverty and minority status. Further, non-White beneficiaries might have fewer external resources and family support they can rely on than do White beneficiaries, and, therefore, have stronger incentives to return to work.

Theory of Planned Behavior Constructs

Attitude toward Job-Search (Hypothesis 1)

The omnibus test for the logistic regression model with the TPB attitudinal (Hypothesis 1) variables was found to be statistically significant, $\chi^2 (15, n = 1710) = 567.97, p < 0.001$. The Nagelkerke R^2 was computed to be 0.16 compared to the demographic only variables (R^2 of 0.11). The study findings identified two vexing behavioral beliefs suggesting perceived consequences of working, i.e., beneficiaries with a work orientation would not be able to find jobs for which they are qualified and their previous attempts to find work were discouraging. Linking the behavior of interest to expected outcomes, a behavioral belief is the subjective probability that the behavior will produce a given outcome. It is assumed that these accessible beliefs -- in combination with the subjective values of the expected outcomes -- determine the prevailing attitude toward the behavior. Specifically, the evaluation of each outcome contributes to the attitude in direct proportion to the person's subjective probability that the behavior produces the outcome in question (Ajzen, 1991). This research suggests that the decision to engage in job search behavior is complex and may stem from an attitude to protect their disability status. Again, two factors addressed consequences that were perceived as disadvantages of working. Beneficiaries with work goals identified that they a) could not find a job they were qualified for and b) their previous attempts at work were discouraging for the reasons that they were not currently looking for work. *Subjective Norms (Hypothesis 2)*

The omnibus test for the logistic regression model with the TPB subjective norms variable (Hypothesis 2) was found to be statistically significant, $\chi^2 (12, n = 1736) = 215.21, p < 0.001$. The Nagelkerke R^2 was computed to be 0.1077. Although the subjective norm variable was found to be statistically significant, the Nagelkerke R^2 was computed to be 0.1077, less than the demographic only R^2 of 0.114. This may be due in part to the fact that the subjective norms construct was measured by one question identified by the SSA data (“Others do not think you can work”). To truly measure the construct, additional questions should be added identifying “others” as subsets of friends, family, employers, medical personnel, and general societal expectations and the individuals motivation to comply with these important people in their lives with a Cronbach alpha $\alpha > .7$ (DeVellis, 2003). Previous research has suggested that social support is positively related to job seekers’ effort in searching for jobs and obtaining employment (Kanfer et al., 2001). For example, Vinokur and Caplan (1987) found that positive attitudes and expectancies of an individual’s spouse regarding the value of job seeking were associated with the attitudes and expectancies of the unemployed individual. Similarly, Rife and Belcher (1993) found that social support provided by family and friends was positively related to individuals’ job search intensity. Price (1992), as well as McDonald, Erickson, Johnson, and Elder (2007), suggests that job search interventions might be more effective by actively involving family, friends, and acquaintances who can provide support during the job search process. In a number of intervention studies (e.g., Azjen et al., 1980; Gray, 1983; Reynolds et al., 2010), job seekers’ peers, family, and friends were encouraged to provide emotional support (e.g., encouragement and assurance) and tangible support (e.g., arrangements for transportation, babysitting, and allowances), offer job leads, or make suggestions (e.g., read through cover letters and résumés and comment on answers to interview questions) to facilitate the job search

effort. In addition, employment counselors have used group discussion to facilitate interactions among job seekers in the form of reviewing each other's résumés, sharing job leads, and offering mutual encouragement (e.g., Braddy & Gray, 1987). Counselors have also sent letters to family members (spouses, siblings, or parents) or friends with whom the job seeker was living explaining how that person could help the job seeker obtain employment (e.g., Ajzen et al., 1975). These techniques to enlist social support may result in more job leads, higher job search self-efficacy, and more intensive job search. Thus, it will be beneficial to examine the impact of social support with additional questions in future research.

Perceived Behavioral Control (Hypothesis 3)

The omnibus test for the logistic regression model including Perceived Behavioral Control variable (PBC) of TPB (Hypothesis 3) was found to be statistically significant, $\chi^2(11, n = 1713) = 212.93, p < 0.001$. The Nagelkerke R^2 was computed to be 0.1567. This hypothesis is supported, noting a moderate effect size (Chiu, et. al., 2013).

Beneficiaries identified job-search intention to be dependent upon three factors: their disability (physical or mental condition); the limitations associated with their disability; and discrimination (employers would not give them an opportunity). When individuals are faced with impediments for which they have no mechanisms to intervene, they are less likely to engage in the behavior (Conner & Sparks, 1999). Consistent with the TPB theorizing, PBC (Hypothesis 3) was moderately predictive of job search intentions. The elevated variance accounted for by beneficiaries' control variables suggests that the level of personal control over performing the target behavior may not have been integral in understanding their intentions to support job search intentions. This notion is supported by Ajzen (1991), who advised that the relative importance of the three TPB variables is expected to vary across behaviors and situations and, thus, in some

contexts, only one or two of the variables is sufficient to have a significant impact on intentions. The relative Nagelkerke R^2 for PBC (in comparison to attitude) also suggests that beneficiaries may have believed that they had similar control over job search. Additionally, an attribution pattern may vary depending on the level of self-esteem (Chandler, Lee, & Pengilly, 1997; Winefield et al., 1992). Individuals with high self-esteem tend to internalize success but not failures, while individuals with low self-esteem tend to internalize all failures and successes (Fitch, 1970). Moreover a person with a high level of self-esteem tends to interpret events to maintain a positive self-image, which refers to the self-serving bias (Mezulis, Abramson, Hyde, & Hankin, 2004). More precisely, the self-serving bias consists of attributing successes to internal causes and failures to external causes in order to protect or enhance self-esteem (Campbell & Sedikides, 1999; Miller & Ross, 1975). As in these three questions internal factors my disability and the limitations due to the disability were not limiting factors while external factors- employers were seen as a rationale for not engaging in job search behavior. Nevertheless, a limitation of the present study was the use of three items to assess PBC. A robust questionnaire about the presence of factors that may facilitate or impede performance of the behavior and the perceived power/control /resources to complete the behavior with a Cronbach alpha $\alpha >.7$ should be developed. . Additionally, failure to demonstrate stronger effects for PBC in the prediction of intentions might also be attributable to inadequate conceptualization of this construct. Furthermore, the PBC construct may be multidimensional. For instance, Kraft et al. (2005) conducted a confirmatory factor analysis and argued that PBC could be conceived as consisting of three inter-related factors, perceived control, perceived confidence, and perceived difficulty. It is suggested that future research adopt this approach to the measurement of PBC.

Theory of Planned Behavior (Hypothesis 4)

The omnibus test for the logistic regression model including all the constructs of TPB (Hypothesis 4) was found to be statistically significant, $\chi^2(14, n = 1676) = 274.2986, p < 0.001$. The Nagelkerke R^2 was computed to be 0.19 as compared to the demographic variables at .11. This hypothesis is supported, noting a moderate effect size (Chiu, et. al., 2013).

The results of the present study illustrate evidence in line with the hypotheses, confirming the utility of the TPB to explain the main effects underlying the intentions of SSA beneficiaries to engage in job search activities that support a change. When the three TPB variables were considered as a set, the direct measures of attitude and perceived behavior control (but not subjective norms) emerged as predictors of beneficiaries' intentions to engage in job search behavior. (Hypotheses 1, 2 and 4). Paradoxically, beneficiaries attitude [attitude toward a behavior is determined by the total set of accessible behavioral beliefs linking the behavior to various outcomes and other attributes (Ajzen, 1991)] begs the question to investigate additional items/questions that explore a negative attitudes, I am not currently looking for work due to a) could not find a job I was qualified for and b) previous attempts at work were discouraging with the positive outcome – goal of employment, is imperative to understanding this gap in employment. As noted earlier, job search intention and the decision to enter or return to the workforce is a complicated and complex decision. The more that we investigate and understand the total set of a SSA beneficiaries beliefs about the consequences of particular behavior i.e. work is discouraging and the individual's positive or negative evaluation of self-performance of job search behavior the more apt we are to create interventions and programs that encourage job search and ultimately positive employment outcomes. Together, attitude and PBC accounted for 19% of the variance in beneficiaries' intentions to carry out job search activities. These findings

concur with the theoretical underpinnings of the TPB and are consistent with previous research examining the utility of the model (Armitage and Conner, 2001). These findings provide useful information for strategies designed to encourage job search behaviors among SSA beneficiaries. In this respect, targeting the personal attitudes of beneficiaries, their perceptions of pressure from others to perform the behaviors, and their perceived control and/or barriers to the behavior are useful ways of encouraging job search of unemployed SSA beneficiaries’.

Limitations

A few limitations of this study should be mentioned. First, the data were based on self-report measures, and method variance is a concern. Future research should attempt to obtain significant others' reports on outcome measures such as job-seeking frequency, quality, and effort as well as job acquisition. Additionally, social desirability might have played a role in responses; however, participation in this study was confidential. Fourth, this study did not directly evaluate the severity of disability of an individual and its impact on intention to work. Fifth, length of time on Social Security (SSI, SSDI) has been shown to influence intention to work (Livermore, 2011), but data of this nature were not available for this study. Lastly, the questions utilized for this study represented only a small number of items from the survey that were selected due to their theoretical fit with the TPB. Thus, the findings indicate that further development of the measure is needed following survey guidelines recommended by Ajzen (1991, 2005). By eliminating some items and incorporating new ones more closely related to the TPB in the national survey, the SSA could better understand the barriers and factors related to attitude toward employment, the perceived social pressure to engage in employment, and individuals’ perceptions of their ability to perform employment-related tasks. It may be useful to

have an expert panel review new items so that additions can reflect the dimensions of the TPB constructs. Fishbein and Ajzen (2010) suggest five to six items should be formulated to assess each of the theory's major constructs, specifically attitude toward the behavior, perceived norm, and perceived behavioral control. Items should address the behavioral belief strength as well as the outcome expectation, normative belief strength and the individual's motivation to comply with the referent group. Lastly perceived behavior control items should address perceived control strength and the perceived power to address barriers. In spite of these limitations, this study breaks ground in using the Theory of Planned Behavior to better understand factors associated with the intention of beneficiaries to return to work or seek employment.

Practice, Policy and Research

In this study, the research hypotheses have been shown to be largely tenable. As predicted TPB attitude and perceived behavior control toward job search intention contributed the variance accounted for in work orientation over and above previous research control variables related to demographics of age, race, education, marital status, gender and benefit status. While the subjective norm construct of TPB did not add to this study, future investigations should be more comprehensive in defining and evaluating the construct. Most importantly the TPB as a complete theory including attitude toward the behavior, subjective norms and perceived behavior control added to our understanding of job-search intention previously attributable to only the demographic control variables. However, the usefulness is measured by its ability to address and explain complex problems. In the field of rehabilitation, research is useful if it assists in improving the lives of persons with disabilities (Gitchel, 2010; Wright, 1983).

This section discusses implications and future research directions that follow from this study. Practical implications include an increased focus on the interventions and procedures used by practitioners, state vocational rehabilitation professionals, private for and non-for-profit organizations, employment networks and most importantly individuals and families. Policy implications involve the development and implementation of standard and sustainable practices for the field of rehabilitation, particularly state and Federal programs. Research implications involve using TPB constructs to better understand unemployed beneficiary's intention to return to work.

Practice Implications

The current study has significant practical implications. First, practitioners need to attend to the impact of age and education on the employment aspirations of individuals with disabilities. Throughout this study and the investigations of others (Livermore, 2011; Stapleton, et.al. 2008; Thornton, et.al, 2007), age and educational attainment have been key predictors of employment outcomes. Programs and interventions must take into account the effects of these variables on the outcomes they seek to promote, e.g., older individuals may need greater encouragement to seek employment and individuals with less training and education may need increased pre-employment preparation. Second, in designing future interventions, practitioners should take advantage of the research results and implement strategies utilizing to the TPB constructs in assessment, planning and placement. For example, career counselors, state vocational rehabilitation professionals, and employment networks could become more effective if they focus on these internal (i.e., personal control) and external (i.e., social support) variables in their interventions with people with disabilities, gaining a full understanding of an individuals attitudes and beliefs about employment, while including their support systems in assessments,

and career planning may be critical to their long term success. Given that individual characteristics influence intention, future job search interventions should be tailored to the needs of their target populations. For example, this study suggests that future investigations should center on individual perceptions of abilities and what is known about the world of work, with particular attention to how beneficiaries define “qualified.” This may suggest that additions and/or modifications of the traditional job search intervention are necessary when it comes to beneficiaries. Specifically, long-term unemployed individuals may need not only job search skills training but also occupational skills training (Creed et al., 1998). Also, an intervention that restores self-esteem, self-worth and a healthy lifestyle may be an important addition to traditional job search interventions. Furthermore, Hanisch (1999) argued that unemployed individuals and their families will confront unemployment in various ways: some individuals may need assistance with identifying job leads, some may need help to manage their time, some may need emotional support and encouragement, yet some others may need psychological counseling to deal with long-term unemployment or underemployment. Given these different needs, effective intervention programs may be those that offer beneficiaries and their families a wide range of opportunities or services. Zikic and Saks (2009) proposed four types of career-relevant activities that job seekers (beneficiaries) can engage in prior to their job search that can lead to improvements in their job search: environmental exploration, self-career exploration, career resources, and training. These four activities are often suggested as strategies for job seekers to use to improve their job opportunities and prospects (Saks, 2005, Wanberg et al., 2002, Werbel, 2000 and Zikic and Klehe, 2006) and may improve the job search intention of SSA beneficiaries.

Career Exploration. Career exploration is defined as the gathering of information relevant to the progress of one’s career (Blustein, 1997, Jordaan, 1963 and Stumpf et al., 1983).

It is considered to be a lifelong process that is triggered particularly during transitions as it allows individuals to cope with contextual stressors (Blustein, 1997 and Savickas, 1997). It has also been suggested that career exploration is an important initial step that prepares job seekers for a successful job search and should be included in theories of job search (Werbel, 2000). Information gained from these activities could increase the probability that individuals with disabilities would have more positive expectations regarding their ability to find suitable work through an acceptable amount of effort on their part.

Environmental Exploration. Environmental exploration is an individual's investigation of various career options by proactively collecting information on jobs, organizations, occupations or industries that allow more informed career decisions. Self-exploration focuses on exploring one's own interests, values, and experiences in order to reflect on one's career and to gain a deeper understanding of their behavioral beliefs and attitudes toward their job search. Engaging in these forms of exploration may facilitate a clearer understanding of beneficiary's job search expectations as well as opportunities (Zikic & Klehe, 2006) with the end goal of maximizing personal benefit. According to Wanberg et al. (2002), individuals who do not have clear job search objectives might need to spend more time in career exploration due to a lack of self-understanding and a lack of information about the world of work and job opportunities. Thus, career exploration should help individuals obtain greater clarity of the type of occupation and career they desire. In addition, by exploring various work options and by better understanding one's own attitudes toward job search, beneficiaries may also obtain increased confidence in their ability to search for and find the right job for them. For example, in a study on career exploration and interview performance and outcomes, Stumpf, Austin, and Hartman (1984) found that both environmental and self-career exploration were positively related to

interview self-efficacy. More recently, Zikic and Klehe (2006) found a positive relationship between self-efficacy and career exploration dimensions of unemployed workers

Career Resources. As active agents, SSA beneficiaries can choose to use various resources at their disposal prior to their job search which can help them learn more about how to look for a job as well as the type of job opportunities available across occupations. These are resources that a beneficiary might consult before they actually begin to look for a specific job and contact employers. Some common resources include career centers, career fairs, job search clubs, guidance counselors, the SSA offices, WIPA projects and employment networks as well as government and industry websites. The use of career resources can provide individuals with a broader pool of information about occupations and jobs which should help them develop clearer objectives and goals and hence greater job search intention. In addition, some career resources such as job clubs and employment networks typically instruct beneficiaries on how to search for employment and in the process may improve job search self-efficacy.

Training. Training programs can also improve job beneficiaries' job search intention and job search self-efficacy. By attending various types of training programs, beneficiaries can upgrade existing skills and acquire new ones. As a result, they may not only improve their skills and qualifications for various jobs, but they may also increase their employability (Fugate, Kinicki, & Ashforth, 2004). The acquisition of new skills should enable individuals to better understand the type of career and work they are qualified for and the jobs they might pursue. Thus, beneficiaries who attend more training programs are exposed to experiences with the potential to produce more positive job search intentions. Moreover, training increases an individual's human capital through the acquisition of new skills, and it also enhances an individual's likelihood of eventual job search success (Fugate et al., 2004; Wanberg et al., 2002).

As a result, beneficiaries may be more confident in their ability to find a job given their newly acquired skills, greater human capital, and enhanced marketability. In addition, research has found that training programs directly increase self-efficacy (Mathieu, Martineau, & Tannenbaum, 1993). Thus, beneficiaries' with more training should be more confident in their job search intentions. Likewise, Wanberg, Glomb, Song, and Sorenson (2005) found that positive self-concept, consisting of higher self-esteem, generalized self-efficacy, perceived control, and emotional stability seemed to assist individuals in their job searches despite rejections along the way.

Although the finding that subjective norms (social support from family and friends) was not retained as a predictor of an individual's intention to return to work due possibly to psychometric issues, a large body of research indicates that it is beneficial to involve the entire family in the intervention. For example, interventions that are aimed at reducing the risk of family dysfunction in the period of job loss, disability, or long-term unemployment or underemployment may be beneficial (Vinokur, Price, & Caplan, 1996). In addition, improving a married couple's skills and self-efficacy in managing the financial issues that arise from unemployment could be beneficial as well (Hanisch, 1999). Thus, this research encourages practitioners to design and examine person-centered job search interventions (Howe, Caplan, Foster, Lockshin, and McGrath, 1995).

Additionally, vocational counselors, employment networks, as well as state and federal initiatives need to develop and nurture relationships with employers that cultivate natural supports while changing corporate culture to include people with disabilities, eliminating physical barriers and most importantly addressing attitudinal barriers. While some employers

have embraced the new Federal 503 regulations, diversity in the workplace is more than counting heads, its about making the heads count.

Lastly, besides contributing to the rehabilitation literature, this study has implications for disciplines outside of rehabilitation including sociology, economics, and education. First, unemployment is often a focal phenomenon in research in sociology (McDonald et al., 2007; Roelfs et al., 2011) and economics (e.g., Biewen & Steffes, 2010; Machin & Manning, 1999). Equipped with results of the current study, sociologists and economists may consider the availability of interventions consistent with TPB principles at the municipal, state, or Federal level as ways to combat unemployment (e.g., Graversen & van Ours, 2008; Hollister, 2011). Finally, results of this study pertain to changes in higher education programs so that they result in quality employment outcomes for students (Casselmann, 2013; Downey, 2013). For example, educators and higher education administrators could include job search interventions as part of an undergraduate curriculum to facilitate a smoother transition into the workforce for college students.

Policy Implications

The findings of this research offer a variety of perspectives on the job search intentions of SSA beneficiaries, particularly the 40% of beneficiaries who have not achieved their work goals but remain interested in pursuing employment. The findings also point to the challenges that beneficiaries face. Policies and programs that inform beneficiaries of work implications are paramount to enhancing attitudinal strength and outcome evaluations. Factors affecting an individual's motivation to comply with normative beliefs must also be taken into consideration. They and those in their social support network face multiple barriers, some of which may be caused by unaffordable housing, lack of transportation options, access to health care, and the

availability of food security. Failure to inform individuals and their significant others of the connectedness of services and employment may discourage and limit one's outlook on returning to work. For example, changes in earnings can affect eligibility for benefits, potentially leading to income instability and changes in living arrangements; also, the physical and mental rigors of seeking and maintaining employment might exacerbate existing health conditions. Clearly, such factors can negatively affect the continued motivation to seek or do work.

Conclusions

By exploring the usefulness of the Theory of Planned Behavior (TPB), this study provides important insights pertaining to understanding SSA beneficiaries' intentions to engage in job search behavior. The study also found some relationships between job search intention and specific variables that may be unique to this disability population. Interventions that utilize the TPB constructs may lead to significant improvements in employment realities and reduced reliance on Federal, State and local benefits while improving individuals with disabilities overall quality of life.

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Appendix 1

Pearson Correlation Coefficients Prob > |r| under H0: Rho=0 Number of Observations

	Age	Gender	Education	Marital Status	Race	Lose Benefits	Discouraging	Employers won't give chance	Can't find a Job qualified for	Limited bc/ Physical/Menatl condition	Not working b/c of Condition	Goals include working
Age	1.0000 0.0318 2050	-0.047 0.0318 2050	0.113 <0.0001 2050	-0.255 <0.0001 2050	-0.046 <0.0001 2050	-0.060 0.011 1790	-0.054 0.021 1785	-0.074 0.0018 1764	-0.163 <0.0001 1787	0.08586 0.0001 2045	0.1696 <0.0001 1807	-0.2420 <0.0001 1993
Gender	-0.048 0.0318 2050	1.0000 0.0145 2050	-0.054 0.0145 2050	-0.0031 0.8887 2050	0.0047 0.8314 2050	0.0163 0.4903 1790	-0.0449 0.0578 1785	0.0758 0.0014 1764	0.0551 0.0198 1787	0.0089 0.6871 2045	-0.0523 0.026 1807	0.0404 0.0714 1993
Education	0.113 <0.0001 2050	-0.054 0.0145 2050	1.0000 0.0145 2050	-0.1125 <0.0001 2050	-0.0806 0.0003 2050	-0.0073 0.7588 1790	0.0563 0.0174 1785	-0.0331 0.1649 1764	-0.0645 0.0064 1787	0.0580 0.0057 2045	0.0477 0.027 1807	0.0836 0.0002 1993
Marital Status	-0.256 <0.0001 2050	-0.003 0.8887 2050	-0.1125 <0.0001 2050	1.0000 0.0001 2050	0.1309 <0.0001 2050	0.0567 0.0164 1790	0.01276 0.5901 1785	0.0459 0.0538 1764	0.0693 0.0034 1787	-0.0700 0.0015 2045	-0.0843 0.0003 1807	0.10955 <0.0001 1993
Race	-0.046 0.0375 2050	0.0047 0.8314 2050	-0.0806 0.0003 2050	0.1309 <0.0001 2050	1.0000 0.6422 1790	-0.011 0.6422 1790	-0.0017 0.9439 1785	0.0065 0.7850 1764	0.0343 0.1477 1787	-0.0674 0.0023 2045	-0.0190 0.4204 1807	0.05783 0.0098 1993
Not Working b/c Lose Benefits	-0.060 0.011 1790	0.0163 0.4903 1790	-0.0073 0.7588 1790	0.0567 0.0164 1790	-0.011 0.6422 1790	1.0000 0.2254 1790	0.2254 <0.0001 1766	0.2005 <0.0001 1746	0.1578 <0.0001 1767	-0.0896 0.0002 1785	-0.0445 0.0604 1784	0.11435 <0.0001 1749
Discouraging	-0.054 0.021 1785	-0.045 0.056 1785	0.0563 0.0174 1785	0.0128 0.5901 1785	-0.0017 0.9439 1785	0.2254 <0.0001 1790	1.0000 0.3739 1741	0.3739 <0.0001 1741	0.208 <0.0001 1760	0.02455 0.3005 1780	0.0670 0.0047 1779	0.1630 <0.0001 1742
Employers won't give chance	-0.074 0.002 1764	0.0758 0.0014 1764	-0.0331 0.1649 1764	0.0459 0.0538 1764	0.0065 0.7850 1764	0.2005 <0.0001 1746	0.2985 0.2985 1743	1.0000 0.2985 1743	0.2985 <0.0001 1743	-0.0339 0.1555 1760	-0.0039 0.8712 1758	0.2047 <0.0001 1722
Can't find a Job qualified for	-0.163 <0.0001 1787	0.0551 0.0198 1787	0.0089 0.6871 2045	0.0072 0.0024 1782	0.0072 0.0024 1782	0.0072 0.0024 1782	1.0000 0.072 1782	0.2985 <0.0001 1743	1.0000 0.072 1782	0.0072 0.0024 1782	-0.0530 0.0253 1782	0.2103 <0.0001 1746
Limited bc/ Physical/Menatl condition	0.0859 0.0001 2045	0.0089 0.6871 2045	0.0580 0.0087 2045	-0.0700 0.0015 2045	-0.0674 0.0023 2045	-0.0896 0.0002 1785	0.0246 0.3005 1780	-0.0339 0.1555 1764	-0.0720 0.0024 1782	1.0000 0.0024 1782	0.2277 <0.0001 1802	-0.0793 0.0004 1988
Not working b/c of Condition	0.1696 <0.0001 1807	-0.0523 0.0262 1807	0.0477 0.0427 1807	-0.0843 0.0003 1807	-0.019 0.4204 1807	-0.0445 0.604 1784	0.067 0.0047 1779	-0.0039 0.8712 1758	-0.053 0.0253 1802	0.2277 <0.0001 1802	1.000 1807	-0.1218 <0.0001 1760
Goals include working	-0.242 <0.0001 1993	0.0404 0.0714 1993	0.08361 0.0002 1993	0.1096 <0.0001 1993	0.0578 0.0098 1993	0.1144 <0.0001 1749	0.1630 <0.0001 1742	0.2047 <0.0001 1722	0.2103 <0.0001 1746	-0.0793 0.0004 1988	-0.1218 <0.0001 1760	1.000 1993