

RESEARCH ARTICLES

Pathways to Positive Employment Outcomes for Individuals With Disabilities: Considerations for Life Care Planning

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Despite the well-documented benefits of employment on health, quality of life, and longevity, vocational considerations are often overlooked in life care plans.

The purpose of this article is to provide an overview of various pathways to employment, so life care planners can be aware of the kinds of elements that may be important in preparing the “road map” life care plan for people with disabilities and their families to follow. This article provides a comprehensive overview of various pathways to employment, including vocational rehabilitation services, supported employment, and customized employment approaches. It also explores meaningful alternatives such as volunteer work and preparatory training opportunities including internships, apprenticeships, and higher education. Comprehensive vocational planning in life care planning is discussed for life care planners with and without vocational expertise.

Life care planning is a process that identifies and quantifies the multidimensional disability-related needs of an individual, while also determining the services required to maximize quality of life and proactively minimize disability-related complications in a cost-effective manner (Deutsch, 1995; Reid, 2016; Reid et al., 2005). Through this process, an individual with a disability receives a documented plan to help guide them through the often difficult and confusing decision-making process surrounding treatment and services (Reid & Riddick-Grisham, 2015). The life care plan document has been defined as “a dynamic document based on published standards of practice, comprehensive assessment, data analysis, and research, which

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provides an organized concise plan for current and future needs with associated costs, for individuals who have experienced catastrophic injury or have chronic health care needs" (Weed & Berens, 2001, p. 1). That plan becomes a "roadmap" for people with disabilities and their families to follow, guiding them in finding the most appropriate services to minimize complications and maximize quality of life, conserving resources for when they will most be needed into the future (Reid et al., 1999).

Life care plans should comprehensively cover support needs in a variety of domains pertinent to community living including socialization, education, independent living, and employment (Reid & Riddick-Grisham, 2015). This article focuses specifically on the employment dimension in life care planning with people who have disabilities. Depending upon the nature of an individual's disability, specialized employment-related supports may be necessary in order to help with seeking, securing, and maintaining a job, or other productive life activity. Life care planners, regardless of whether they possess vocational rehabilitation expertise themselves, should recognize the importance of including attention to this essential aspect of life, and ensure that appropriate planning for it is included in any life care plan. If they do not have such expertise themselves, they should ensure that someone with vocational rehabilitation expertise relevant to the individual's situation provides input into the development of the life care plan recommendations.

The inclusion of employment in life care planning is critical in part because of the alarmingly large disparity in employment rates usually observed between individuals with and without disabilities (Friedman, 2020). For example, for the year 2023 the Bureau of Labor Statistics (BLS) reported the employment rate for individuals with a disability was 22.5%, compared to a considerably higher rate of 65.8% for individuals without disabilities (BLS, 2024). Not only do individuals with disabilities tend to be employed at a lower rate, but they are also more likely to be hourly rather than salaried employees, occupy positions with less responsibility (e.g., production rather than managerial), experience less job stability, and have less participation in job-related decisions compared to non-disabled peers (Schur et al., 2020). Kruse et al. (2010) reported both an underrepresentation of individuals with disabilities in 16 of the top 20 fastest growing fields and a concurrent overrepresentation in 17 of the top fastest declining jobs. These findings reinforce the necessity of providing appropriate employment services to provide individuals with disabilities every opportunity to obtain competitive work in advancing fields.

Work is a typical part of adult life that should be accessible to all people. Employment is also associated with varying quality of life benefits. Individuals who have secured employment report gains in mental health, increased social opportunities, more structured time, and more financial security compared to those who remain unemployed (Hoare & Machin, 2010). Paid employment can engender self-confidence, self-reliance, personal expendable income and community integration (Drake & Wallach, 2020).

Individuals with financial resources may experience greater freedom and independent living options and enhance their ability to pursue recreation and leisure interests, with consequent health and longevity benefits. Alternatively, lack of employment is associated with adverse effects, especially for individuals with disabilities. Specifically, unemployment can lead to greater dependence on caregivers and state disability support systems, and inability to contribute to the economy (McKinney & Swartz, 2019), along with high levels of anxiety and depression and low quality of life (Lindsay et al., 2018). Although declines in measures of mental health have been observed among all individuals experiencing unemployment, greater declines are noted for those with disabilities (Milner et al., 2014). Unemployment can lead to greater disability and lower quality of life (Laditka & Laditka, 2016) as well as decreased life expectancy (Krause et al., 2012; Linn et al., 2003), and lowering life satisfaction (Lucas et al., 2004).

Meade et al. (2016) conducted a qualitative study of people with multiple sclerosis, and found important themes related to the importance of employment from the perspectives of these individuals, grouped in three main categories: compensation, personal well-being, and benefitting others. In the compensation category, themes included salary, supporting responsibilities and lifestyle, and paying for health needs. The eight main themes within the personal well-being category were maintaining health and wellness, reducing stress and feelings of being a burden, having something to do and a reason to get up, socializing and interacting with others, having a sense of purpose and direction, feeling pride and a sense of accomplishment, having work as part of an identity, and enjoying work. Three themes in the benefitting others category were generally adding value and helping others, providing direct help or assistance, and inspiring others. Clearly, work or other productive activity in life is important, beyond just the value in avoiding reduction in life expectancy. In summary, work is a major life activity with clear health benefits but is all too often absent from life care plans (Reid & Riddick-Grisham, 2015).

The purpose of this article is to provide an overview of various pathways to employment, so life care planners can be aware of the kinds of elements that may be important in preparing the “road map” life care plan for people with disabilities and their families to follow. Employment pathways include services with a direct link to employment in , competitive and integrated work settings (e.g., vocational rehabilitation, supported employment, and customized employment), alternative productive work options in the event that paid work is not preferred by the individual with a disability (e.g., volunteer work), and preparatory training pathways intended to advance an individual’s work skills (e.g., internships, apprenticeships, and higher education). Additionally, common barriers to positive employment outcomes experienced by individuals with disabilities are presented, so plans to address such barriers can be included in the life care planning process. Often, life

care planners rely on rehabilitation counselors for assistance with identifying elements to include in a life care plan. Berens and Neulicht (2023) provide a helpful overview of the role of rehabilitation counselors in life care planning.

Pathways to Employment

Pathways to employment refer to the various avenues through which an individual with a disability can secure and maintain meaningful work (Wehman et al., 2016). These pathways require individuals to navigate multiple systems and collaborate with various service providers to obtain vocational counseling, job training, and other essential resources. Early identification of appropriate employment pathways during the life care planning process can reduce stress and improve long-term employment outcomes (Strauser, 2021). Each employment pathway aims toward the ultimate goal of competitive and integrated employment (CIE), through which individuals with disabilities earn wages comparable to their peers without disabilities for similar job duties and work alongside them (U.S. Department of Labor: Office of Disability Employment Policy, 2024). Each employment pathway, including vocational rehabilitation services such as supported and customized employment, is specifically designed to foster independence and enhance socioeconomic stability by providing individuals with disabilities access to meaningful and sustainable work opportunities. These pathways are critical in empowering individuals to achieve long-term economic security and integration within the workforce.

Vocational Rehabilitation

Vocational rehabilitation (VR) services can assist individuals with disabilities at every stage of the employment process, beginning with job searching all the way through job maintenance. State VR agencies, which are federally funded under the Rehabilitation Act of 1973, exist in all 50 states, the District of Columbia, and U.S. territories (Wehman et al., 2014). In some states in the U.S., there is also a separate vocational rehabilitation agency specifically focused on meeting the needs of people who have visual impairments; additional information about such specialized services and vocational interventions for people who are blind or have low vision is available through Reid & Bullins (2023). To receive funding for state VR services, interested individuals must submit an application to be reviewed by a VR counselor (Virginia Department for Aging and Rehabilitative Services, 2018). Eligibility for services is based on specific criteria including the presence of a disability that hinders current ability to become successfully employed and the expectation that the provision of VR services will result in a positive employment outcome (Virginia Department for Aging and Rehabilitative Services, 2018). Individuals who are approved for VR services will receive an Individualized Plan for Employment (IPE), developed by a VR counselor, for the purpose of identifying needed services and outlining the intervention process (Virginia Department for Aging and Rehabilitative Services, 2018). Although the following list is not exhaustive, and services

offered vary by state and by eligibility, several examples of VR services are presented. It should be noted that life care planners ought not assume that state VR agencies will provide these services free of charge. State VR agencies have funding constraints, and sometimes have long waiting lists for services. They may also have a right of subrogation for the costs of services provided, much like Medicare does. Therefore, life care planners should seek costs for private provision of these services.

Assessments and evaluations. Vocational evaluation is a powerful tool for identifying with a person living with disability how that person's knowledge, skills, and abilities match with what is available in the world of work, as well as how their vocational needs and interests match with what various jobs have to offer (Chan et al., 1997). Trial work experiences may be part of this evaluation process, included in the scope of services which may be provided in the process of developing an IPE (Huang et al., 2013).

Vocational counseling. During development of the IPE, the VR counselor will work with the client to determine work goals and follow and monitor a plan for achieving those work goals. The work includes a holistic approach taking into account the client's social, emotional, and financial circumstances, allowing for the formation of effective goals and plans (Thompson, 2021). Additionally, a VR counselor will work with the client to adjust the plan or employment goals if there is an employment-related change in the nature of the disability. In the event that additional assistance is needed, VR counselors will often provide referral services.

Physical or mental restoration. These services are designed to reduce or remove aspects of a client's disability which interfere with their employability. Services are wide ranging and include nursing, speech language pathology, physical therapy, occupational therapy, orthotics, dentistry, prosthetics, and emotional or mental health services (Huang et al., 2013). It is important that life care planners recognize when there is overlap between physical or mental restoration services needed to achieve employment goals and such services provided in other sections of the life care plan. If such services are already provided elsewhere, the costs should not be duplicated in the vocational area of the plan.

Education and advanced training. Vocational rehabilitation services may include assisting individuals with disabilities to acquire training, such as postsecondary education, to obtain a range of credentials including non-degree, certificates, undergraduate and graduate degrees to advance employment opportunities. Advanced training may occur at community colleges, 4-year universities, or technical schools. Coursework to improve literacy or build remedial skills to enhance job prospects may also be available (Huang et al., 2013; Sung et al., 2015). It is important to note that education or training is associated with greater career success and higher incomes for the population at large, but for people with disabilities, it tends to change from a "helpful" to an "essential" intervention. For example, a person without a disability may have the option of working as a cement finisher, which does

not require postsecondary education, but does require significant physical capabilities. Somebody with a disability is not likely to be employable in that position, and usually needs some education or training to maximize their vocational potential.

Job placement services. VR counselors can provide assistance with locating, applying or preparing for job interviews. There are different models of job placement, which should be tailored to the needs of the individual living with disability (Ikutegbe et al., 2023). These models range from providing education and advice to individuals who actively network/seek openings/apply for jobs to direct client placement into positions identified by a job placement specialist. Job placement assistance is often necessary for people with disabilities, for two main reasons: 1) their access to the labor market is restricted, because they need jobs that do not depend on skills or abilities that are negatively affected by their disabilities (unless reasonable accommodations can be made), and 2) negative stereotypes about disability can reduce the likelihood that employers will hire people who have disabilities.

On-the-job support. After obtaining employment, VR professionals can assist individuals with the initial learning of job duties and then offer supports to help increase productivity or accuracy (Sung et al., 2015). On-the-job supports are provided by a job coach or other trained professional and include a collection of personalized supports. Examples commonly used in vocational settings include systematic instruction, behavior management strategies, compensatory strategies or memory aids, use of natural supports and cues, and social skills training to help the individual become successful in the work environment (Wehman et al., 2015; West et al., 2015).

Maintenance. These services address the cost of transportation, clothing, or food, and are exclusively related to sustaining employment, such as the cost of a uniform or driver to get the client to work (Huang et al., 2013; Sung et al., 2015). Life care planners should be sure that such costs are not duplicated in different sections of the life care plan. For example, if adaptive clothing is included in a non-vocational section of the life care plan but there is an additional expense for an adaptive version of a uniform for work, the cost of the adaptive uniform should show up in one section or another of the plan, but not both.

Disability-related skills. Vocational plans may require services related to the use of augmentative devices or other disability-related skills training including braille, low vision aids, sign language, orientation and mobility, hearing aids, or cognitive training strategies (Huang et al., 2013; Sung et al., 2015). Again, if these are covered in another section of the life care plan, they should not be duplicated, but if there are employment-related costs above and beyond what the individual needs for other aspects of life, those additional employment-related costs should be included. Training may also be needed for coworkers. For example, coworkers may need to learn how to effectively use a sign language interpreter, or how to provide information about the environment to someone who is blind.

Rehabilitation technology. Vocational rehabilitation plans often use technology or engineering strategies that will offer benefits to an individual in the areas of education, employment, transportation, independent living, and other functional life domains (Huang et al., 2013). Examples include modifications to a motor vehicle, technology to aid in ambulatory activities, or a speech generation device to aid with communication. It may be that the kinds of technology a person uses at home will be different from what they will use at work, or multiple systems will need to be in place in multiple environments.

Transition services. It is particularly important that youth with disabilities who are transitioning from high school to post-secondary settings such as college, technical schools, or employment receive vocational rehabilitation transition services (Sung et al., 2015). Vocational rehabilitation professionals can collaborate with students, their families, local school districts, and community businesses to create a more seamless transition from adolescence to adulthood. VR counselors will often participate in the process of developing an Individualized Education Plan (IEP) for the student with a disability, or work with students to gain access to paid work internships before leaving school.

Additional services. Other services may also be provided depending upon the individual with a disability's unique needs, including personal assistants for completing self-help tasks, supplies or supports for self-employment, medical care at work (or the need to have regularly available medical leave) for some conditions, assistance with retaining occupational certification or licensure, or referral to other services (Sung et al., 2015). An example of a service that would be needed for an individual who is deaf would be the provision of a sign language interpreter (if the person uses sign language) or a computer-assisted real-time (CART) live captioner. Including the costs of such services in a life care plan could help to reduce a barrier to employment of the person who is deaf. Employers may be wary of hiring someone who requires expensive interpreting or CART services in the workplace, considering it an "undue burden" on their budgets. Examples of kinds of accommodations that may be helpful for people with different kinds of disabilities in the workplace are available through the Job Accommodation Network, a service of the U.S. Department of Labor's [Office of Disability Employment Policy](#), at <http://askjan.org>.

Supported Employment. Supported employment (SE) was first defined by the Rehabilitation Act of 1973 which was later amended by the Workforce Innovation and Opportunity Act ([WIOA]; 2014). SE is an evidenced-based approach which uses a combination of personalized support services to assist individuals with disabilities with securing and maintaining meaningful work in their communities (Schall et al., 2015). Although SE has been successful in achieving positive employment outcomes for a range of disabilities, the intended target population for SE is individuals with the most significant disabilities. Specifically, WIOA (2014) states that SE is intended for

individuals who; a) are in need of ongoing supports during employment, b) have not previously achieved competitive employment outcomes in integrated work settings, and c) possess an intermittent history of work. Supported employment has been found to be effective with populations including transition aged youth (Seward, 2022), low-income individuals (Gary et al., 2019), and those with a variety of mental and physical disabilities. Examples of disabilities for which supported employment has been found to be an evidence-based practice include affective disorders (Bejerholm et al., 2017), schizophrenia (Bell et al., 2014), spinal cord injuries (SCI) (Sutton et al., 2020), intellectual and developmental disabilities (IDD) (Seward, 2022), and other non-severe mental illnesses (Probyn et al., 2021). Research also suggests that SE may have additional benefits beyond vocational outcomes including improved quality of life, mental health, and global functioning (Frederick & VanderWeele, 2019). Within supported employment there are different models including the Individualized Placements and Support (IPS) Model (Frederick & VanderWeele, 2019) and the Individual Enabling and Support (IES) Model (Bejerholm et al., 2017), both of which have been found to be effective. The IPS Model is the most popular implementation of supported employment and is based on the belief that individuals may simultaneously receive treatment and help finding employment (Frederick & VanderWeele, 2019). The IES model was created mainly for individuals with affective disorders and focuses on high-quality support and enabling the client (Bejerholm et al., 2017). A core value of SE is the presumption of employment, or the idea that all individuals are both capable and have a right to work regardless of the type or severity of their disability (West et al., 2015).

Achieving CIE outcomes via SE entails proper customization of personalized services. Implementation of SE involves following a 4-step process, including establishing a Job Seeker Profile, engaging in Job Development, conducting Job-site Training using on-the-job supports, and then putting in place Long Term Supports (Schall et al., 2015). To establish a Job Seeker Profile, a job coach or other qualified professional will review records, conduct interviews, and implement various assessments to determine strengths, preferences, interests, and potential support needs of the individual with a disability. Then, collected information is organized and analyzed in a manner that provides direction during the Job Development Phase. This phase is referred to as developing a job because job coaches reason beyond the limits of advertised vocational opportunities within the community. Instead, they tap into the “hidden job market” by meeting with local businesses, discussing the business’ needs, and negotiating meaningful work positions aligned with the individual with a disability’s goals and preferences. Once hired, a job coach helps the individual with a disability learn job tasks and secure support that will enable success on the job during the Job-site Training phase. Finally, the Long Term Support phase refers to the periodic monitoring by the job coach to ensure work stability over time (West et al., 2015). Although some job coaches can be hired directly, individuals in need

of supported employment typically seek referral services through VR. Job coaches are highly trained and come from a variety of disciplines including education, business, vocational rehabilitation, and psychology. Supported employment is a service often covered by VR funding. More information about the supported employment model is available from the Rehabilitation Research and Training Center at Virginia Commonwealth University website at www.worksupport.com.

Customized Employment. In 2014, the WIOA added “customized employment” to the definition of SE making CE an extension of the SE approach. Provisions in the act went into effect in July of 2015 and continue to be in effect until 2028 (WIOA, 2022; Smith et al., 2015; WIOA, 2014). The incorporation of CE into federal legislation under the WIOA of 2014 was important because it legitimized the CE approach as a recognized pathway toward CIE outcomes (Riesen et al., 2015). The customized employment approach also utilizes personalized services to promote work retention but in a way that ensures both the individual with a disability and the business’s needs are met. Rather than fitting the client to an existing job within a business, customized employment involves developing a job via job carving, job negotiation, job creation, self-employment, and the less commonly used, resource ownership. To achieve this end, the service provider and client undergo a four phase process involving 1) Discovery, 2) customized job development, 3) individualized on-the-job supports, and 4) follow-up (Smith et al., 2015). During Discovery, the job coach will meet with the client to gather qualitative information about their interests and abilities using observation and interview techniques. After the job coach and client have made a determination of the client’s strengths and career ambitions, they will begin identifying potential work opportunities within the community during the customized job development phase. This involves negotiating terms and tasks of a position with an employer to enable the individual with a disability to contribute meaningfully to the business’s agenda. Inge et al. (2023) identified Discovery and job development as the most critical phases of CE and highlights the importance for service providers to actively seek reliable information to implement these provisions of CE. Once an individual with a disability is hired, a job coach provides individualized-on-the-job supports during the initial training period. Over time, the job coach gradually reduces proximity and support for the worker with a disability. The job coach then provides intermittent follow-up services for the individual with a disability, in the form of monitoring quality of work, soliciting feedback from employers, and discussing that individual’s continued job satisfaction, to support job retention (Riesen et al., 2015). Customized employment has been found to be effective with individuals with spinal cord injury (SCI) (Ottomanelli et al., 2023), with cognitive disabilities, with cultural barriers, with those who are dependents, (Kim et al., 2023), and with transition aged youth with IDD (Inge et al., 2024). Reported benefits of CE include increased quality of life, higher wages, and consistency in wages and hours two years post-employment

(Kim et al., 2023), along with increased independence of youth with IDD (Inge et al., 2023). Additionally, concepts of customized employment have been used to create customized transportation for individuals with visual impairments that has been found to be effective (Crudden et al., 2017). Interestingly, CE leads to the availability of a slightly wider range of occupations, because it builds on the gathered information and aligns the organization's needs with the employee's interests. For example, suppose one of the tasks that frustrates workers at a busy restaurant is the need to roll up silverware in napkins for placement on tables; the wait staff members end up running out of prepared silverware when the restaurant is its busiest, and have to take time out from waiting on customers in order to prepare the silverware, under pressure. "Silverware wrapper" is not usually a designated job title in a restaurant; that task is usually covered by wait staff. However, if a customized silverware wrapper position is created for someone with a disability who can do that job well on a consistent basis, removing the need for busy wait staff to wrap silverware under pressured time constraints, that removes a barrier to effective performance in the restaurant. Although this process enables job seekers to explore positions beyond the stereotypical occupation sectors, a large portion of CE opportunities currently exist within a limited range of occupations (Riesen et al., 2023). Therefore, when customized employment may be the most appropriate option for an individual with a disability, life care planners should include attention to the costs of developing customized employment opportunities specific to the needs of that individual. More information on the customized employment approach can be found on the U.S. Department of Labor's website at <http://www.dol.gov/>.

Meaningful Work Alternatives

Although planning for paid work should take priority, individuals with disabilities may opt for volunteer work either in place of, or to supplement work, if doing so enables them to promote a cause they value. Career counselors and placement specialists can be helpful resources for assisting people with disabilities to find volunteer work worth doing.

Volunteer Work. There are several reasons why an individual with a disability may select volunteer work. First, volunteer experiences are a good way to learn new job skills, build a resume, and network with individuals in a specific area of vocational interest that one may pursue for pay in the future. This setting offers valuable experiences without the added stress of performance reviews, meeting quotas, or fear of termination. Second, participation in volunteer settings may enable the individual to pursue their passion in a field where current paid work is not available. For example, an individual interested in working in a veterinary office may not live within a reasonable commuting distance of such an employer but might instead find meaningful work as a volunteer at the local animal shelter. Third, volunteer experiences offer valuable opportunities for people to meet and socialize with others who share similar interests.

The capacity of volunteer work varies as individuals can choose to perform volunteer work at a place where they are dually employed or volunteer at a new location where no employment relationship exists. To ensure individuals both with and without disabilities in volunteer positions are not exploited by a business, the Fair Labor Standard Act (FLSA) provides guidelines for protection. These guidelines include:

1. the worker must both give consent to volunteer and be legally competent to provide consent unless the consent provided is provided by a guardian,
2. volunteer work must be performed outside of the individual's typically scheduled working hours for which they get paid,
3. the nature of work performed must be substantially different than work performed during paid shifts, and
4. duties of volunteer work must be aligned with duties typically classified as "volunteer work" (United States Department of Labor (U.S. DOL), n.d.).

Although volunteer opportunities vary widely per community, many charitable organizations post volunteer ads on websites. Additionally, contacting volunteer organizations that list opportunities across the nation by zip code can also be helpful, such as HandsOn Network at <http://www.handsonnetwork.org/>.

Preparatory Training with Work Opportunities

If an individual with a disability has limited or no prior work experience or a very narrow skillset, it can be difficult for them to find a job. Participation in skill building programs such as internships and apprenticeships can help expand an individual's vocational repertoire (2014a, U.S. DOL, 2016). This is especially true for youth and young adults with disabilities, because a documented predictor of work after high school is participation in work opportunities during secondary school (Wehman et al., 2015). Internship and apprenticeships enable youth and young adults with disabilities to practice work skills in applied settings using an educational approach. Opportunities to receive feedback regarding performance, learn appropriate professional behavior, and build a resume result in an improvement in the confidence and qualifications of youth and young adults to enter work in adulthood (Lei & Yin, 2019).

Internships. Internship programs offer temporary work experiences that provide on-the-job training opportunities for in-demand jobs. Such experiences enable individuals to explore their interests, identify their "fit" in a particular setting, understand their strengths and weaknesses, as well as enhance field-specific skills and marketability to employers (Lei & Yin, 2019). Often, these positions are unpaid because they are designed to be educational

experiences. To avoid exploitation, the U.S. Department of Labor's Wage and Hour Division provides several guidelines. Internships must include educational training for real job responsibilities. In other words, individuals are not expected to know job tasks prior to participation in the internship. The intern does not displace existing workers. Rather, the intern works alongside employees under the direction of a supervisor. The employer does not receive any direct benefits stemming from the intern's placement. Instead, placement is intended to benefit the intern. No guarantee of a job is made to the intern following participation because placement is for educational benefit and not a means to an end within the business. Finally, the intern is not guaranteed wages during their internship as participation is viewed as a learning experience (U.S. Department of Labor, Hour and Wage Division, April 2010, p. 1). Most internship programs have limited space and, therefore, have an application process. Program specifications vary in terms of number admitted, work setting, and age of applicants. Successful internship programs for youth with disabilities include Project SEARCH, Marriott Bridges Program, and Start on Success. Information on internships offered by agencies of the federal government can be found at <https://www.usajobs.gov/StudentsAndGrads>.

Apprenticeships. Apprenticeships, similar to internships, also offer advanced learning opportunities in applied vocational settings. Apprenticeship programs typically train individuals for eventual employment at a specific company or in a specific field. Therefore, participation is usually linked to a specific employment goal within the business offering the training. Apprenticeships usually offer pay for work and wages are expected to increase as skills and performance increase (U.S. Department of Labor: Office of Disability Employment Policy, 2024). The business is responsible for setting the terms of the apprenticeship, selecting applicants, and covering the cost of expenses. Although most apprenticeships have historically been offered in the construction trades, more recent occupations have created opportunities. For example, the Department of Labor (2016) reports that over 1,000 types of occupations offer apprenticeship opportunities. Apprenticeships have been offered in a wide range of fields with notably successful companies including CVS drugstores and United Postal Service (UPS) (United States Department of Labor, 2016). Specific apprenticeship programs for transition-age youth and young adults with disabilities include Job Corps and YouthBuild. More information on both of these programs and apprenticeships in general can be found by reviewing the Office of Disability Employment Policy apprenticeship initiative on the U.S. Department of Labor's website at <https://www.dol.gov/featured/apprenticeship/find-opportunities>

Higher Education. Education is a vital factor in improving employment prospects for individuals with and without disabilities. Higher educational attainment not only provides the skills and knowledge required for specific careers, but also enhances competitiveness in the labor market, making individuals more appealing to employers and reducing the risk of long-term

unemployment. This contributes to greater lifelong socioeconomic stability. Data from the U.S. Bureau of Labor Statistics (Vilorio, 2016), and the National Center for Education Statistics (2024) consistently demonstrate that individuals with higher education, such as an associate or bachelor's degree, earn more and face lower unemployment rates than those with only a high school diploma. These findings underscore the importance of higher education in improving employment outcomes. Under the WIOA of 2014, state-federal VR services offer a wide range of educational opportunities to help individuals with disabilities meet their employment goals, starting as early as age 14 (U.S. Bureau of Labor Statistics, 2024a). These services include financial support for graduate and four-year college programs, junior or community college training, and vocational programs that develop specific career skills. For those without a high school diploma, VR services also provide GED support to ensure they meet the educational requirements for further education or employment. Rubin et al. (2016) highlighted that postsecondary education, especially college training, is one of the most cost-effective VR services for individuals with disabilities.

All colleges and technical schools have Disability Support Services offices (or an office with similar services by a different name) which helps students with documented disabilities acquire appropriate accommodations or modifications. To receive services, a student must self-disclose their disability and participate in an in-take process with the appropriate staff on campus. Students are responsible for providing credible documentation of their disability from a licensed physician, psychologist, or other qualified service provider. Then, a wide range of services may be sought depending upon need, including audio-recording of lectures or audio textbooks, breaks during classes or exams, provision of a note-taker, large print, extended test time, or proctor to read directions aloud (Bolt et al., 2011). Additional help in the form of advocacy support or receipt of a liaison between the student with a disability and faculty may also be arranged. Uses of services are kept confidential, do not appear on transcripts, and are revisable if needs change.

Some students, such as those with more intensive intellectual or psychiatric disabilities, may benefit from advanced education but need more intensive supports than the typically offered modifications and accommodations at campus Disability Supports Offices. Under these circumstances, a viable option is enrollment in a post-secondary education (PSE) program. In 2008, the Higher Education Opportunity Act (HEOA, 2008) was groundbreaking in expanding advanced education options for students with disabilities. For the first time, a definition of "intellectual disability (ID)" as it relates to higher education was provided in HEOA (2008). Additionally, HEOA (2008) provided funding via federal grants and work study for students to enroll in higher education programs specifically for students with ID (called Comprehensive Transition and Postsecondary Programs [CTP]) (Grigal et al., 2013). Programs are available at both 2-year and 4-year Institutes of Higher Education and credentials range from degree and non-degree, and

specialized program certification. Program content or requirements may be modified as appropriate. For example, a student participating in a program for certification rather than degree may be able to turn in a term paper of shorter length than that specified in the standard course syllabus, with pre-approval from the instructor. Therefore, students receive exposure to material via coursework in their declared area of focus and participate in employment training and vocational internship experiences. A listing of PSE programs by state can be found on the Think College Website at www.thinkcollege.net. For students who experience challenges in completing advanced degrees due to psychiatric rather than physical or cognitive disabilities, specialized programs are also available. Often, symptoms can be debilitating and result in challenges to completing postsecondary education goals. Supported Education Programs provide supports that go beyond those provided by typical university counseling centers, focusing assistance toward succeeding in the classroom. These programs help students address symptoms of their psychiatric disorder that impair academic performance by making use of services from the Disability Support Services offices and providing oversight for symptom management (SAMHSA, 2014). Qualified education specialists help students with a variety of tasks including registration, financial aid, advocacy, progress monitoring, and the establishment of academic and vocational goals. To learn more about supported education models, an evidenced-based practice kit developed by the Substance Abuse and Mental Health Services Administration can be found at <http://files.eric.ed.gov/fulltext/ED540220.pdf>.

Goal of Competitive Integrated Employment

When considering pathways to positive employment for people with disabilities, it is important to identify the goal to which those paths should lead. The gold standard for employment of people with disabilities is competitive integrated employment (CIE). CIE plays a vital role in the health, psychological well-being, and social connectedness of individuals with and without disabilities (Iwanaga et al., 2021; Kamerāde et al., 2019; Taylor et al., 2022). CIE refers to work environments where individuals with disabilities work alongside non-disabled peers, with equal opportunities for advancement. As emphasized in key rehabilitation legislation, such as the WIOA of 2014 and the Rehabilitation Act of 1973 (as amended), CIE is the primary employment goal for all individuals with disabilities (U.S. DOL, 2014b). Work not only provides a sense of community and accomplishment (Taylor et al., 2022) but also enhances self-esteem, leading to a stronger sense of self-worth and improved mental health outcomes (Wehman et al., 2021). Employment offers additional benefits critical to well-being, such as maintaining a daily routine, sharing goals with coworkers, and building a personal identity (Kamerāde et al., 2019). However, despite these well-established advantages, the employment-to-population ratio for individuals with disabilities remains significantly lower (22.5%) compared to those without disabilities (65.8%) in 2023, reflecting a substantial employment gap

of 43.3% (U.S. Bureau of Labor Statistics, 2024b). Approximately 35% of employed individuals with disabilities have full-time jobs, while the remaining are in part-time, low pay positions and are unable to attain full independence from the welfare system (Jorgensen Smith et al., 2023). Although federal and state initiatives continue to work toward correcting inequalities related to disability and employment, it is an ongoing process. Life care planners should be mindful that they are planning for the necessary supports needed to help individuals with disabilities achieve CIE opportunities within their communities rather than accept more antiquated options, such as sheltered workshops or work centers.

Historically, sheltered workshops have been centrally located placements exclusively for individuals with disabilities where direct support staff were primarily employed to oversee their employment, but also assisted with behavior and daily self-help needs (Richard et al., 2021; U.S. Department of Justice: Office of Public Affairs, 2022). Although these centers offered paid work and the opportunity for socialization with peers, they have often been criticized for the following reasons, and are being phased out in favor of a focus on CIE. First, sheltered workshops tended to offer restricted work opportunities limited to what the work center had pre-established. This often included assembly line work confined to the workshop. Enclaves composed of individuals working in the community offered jobs such as hotel cleaning or lawn care service positions, but there was no emphasis on job matching for an individual in relation to assessed preferences and abilities (in contrast to supported and customized employment approaches). Second, because sheltered work centers exclusively employed individuals with disabilities, workers were only able to interact with other individuals with disabilities or hired staff, not with non-disabled peers in non-segregated employment settings. Third, work centers often paid sub-minimum wages for workers (Cimera et al., 2012), who received little to no monetary compensation for their time and effort. Some professionals have recommended workshop placement as an initial training setting with the ultimate goal of seeking competitive employment, but research has indicated that individuals fare better if they do not participate in a workshop program prior to supported employment. Compared to individuals who were previously in a workshop setting, those who participated in supported employment without workshop involvement worked more hours, earned more money, and cost less to serve (Cimera, 2011; Cimera et al., 2012).

In an effort to uphold the ruling of the landmark *Olmstead vs. LC* case, in which denying individuals with disabilities the right to treatment in integrated settings was deemed in violation of the Americans with Disabilities Act of 1990, the U.S. Government is working with states to phase out sheltered workshops. Specifically, the U.S. Department of Justice is corroborating with states to construct long-term plans for offering supported employment options and minimum wage by redirecting funds used for segregated settings to more integrated employment options (U.S. Department

of Justice: Office of Public Affairs, 2022). Similarly, the U.S. Department of Labor (Office of Disability Employment Policy, ODEP) has aligned its initiatives for individuals with even the most significant disabilities with Employment First, a cultural movement to promote competitive integrated employment (CIE) as the primary option for individuals with disabilities. According to the Association of People Supporting Employment First (APSE), a total of 46 states are already working in some capacity toward employment as a first option for individuals while a total of 19 states have an official policy in place supporting employment first (APSE, 2016).

Barriers to Employment

Despite the variety of options available to help individuals with disabilities prepare for, and obtain, meaningful work, unacceptable rates of unemployment and underemployment remain. To account for poor employment rates, a number of programmatic, societal, attitudinal, technological and physical barriers to employment have been identified. Proper planning, resources, and services can help to reduce or eliminate some of these barriers.

Basic Needs

The relationship between poverty and unemployment is cyclical and mutually reinforcing, particularly for individuals with disabilities. Their living expenses, such as specialized healthcare, assistive devices, and home modifications, are higher than those of non-disabled individuals, making them more vulnerable to poverty (Palmer, 2011). This financial strain creates significant barriers to employment while unemployment deepens their economic challenges. Poverty limits access to essential resources like clothing, food, and housing, all of which directly impact an individual's ability to secure and maintain employment. For example, poor nutrition reduces concentration and physical capacity, leading to decreased job performance and frequent absenteeism (Strauser, 2021). Health issues stemming from a lack of medical care further compound these problems, resulting in longer periods of unemployment. Moreover, poverty affects basic living conditions—such as the ability to afford utilities or maintain transportation—hindering individuals' ability to present themselves professionally or commute to work. These conditions create a cycle in which poor well-being and unemployment reinforce each other, making it increasingly difficult for individuals with disabilities to escape poverty (Lustig, 2021). While life care planners are not responsible for ensuring that every need is met to facilitate employment, it is critical that they gather information to identify whether any significant barriers to work exist. Assuming that a life care plan's financial settlement will address all of an individual's needs without also providing a pathway to employment is unrealistic. In litigated cases, even when a settlement covers the outlined costs, attorney fees may reduce the total funds available, potentially leaving the individual without enough to meet their long-term needs.

Transportation/Commute

Lack of transportation is a definite barrier to employment. Maintaining employment is impossible if the individual has no means of getting to their job site or their method is unreliable. Difficulty with transportation for individuals with disabilities stems from a variety of reasons, including physical, cognitive, geographical, social, and monetary. For instance, physical barriers include narrow pathways and long walking distances; geographical barriers include bus stops at unmarked spots with no accessibility and reduced availability of transportation; social barriers include reduced assistance from staff and lack of respect from others (Mwaka et al., 2024). The benefits of transportation accommodations should not be ignored. For instance, accommodations assisting with driving, walking, or ambulating to work can benefit those with physical disabilities that interfere with mobility and navigation; instructional coaches can assist people with cognitive disabilities with learning how to use a particular means of transportation. People living in remote areas may not have access to public transportation and may require further assistance to identify alternative modes of transportation (U.S. Department of Transportation, 2023). Even then, individuals may not be able to afford transportation costs if the available and feasible mode is expensive, such as using taxis over long distances every day to travel for work. Proper consideration for appropriate transportation modes is necessary to meet the unique needs of the individual with the disability. In case transportation is not feasible, alternative arrangements to assist the individual with working from home are warranted.

Obtaining Accommodations

Success in the workplace or higher education settings may require the use of certain accommodations. Securing appropriate supports can be complicated, because the person must become comfortable disclosing disability, obtain proper documentation, and acquire knowledge about the different available options and how to use them. For example, computer software programs such as Dragon Naturally Speaking speech recognition software can help individuals who have difficulty typing create text documents on the computer (Poulter, 2020). Although a business may cover the costs of providing this accommodation to an employee when requested, the business will not help the individual initially determine if this is the appropriate accommodation or supply a coach to help the individual learn how to properly use the program. The business may also be reluctant to hire a person who would require the expense of such an accommodation (Gilbert Employment Law, 2019), even though not choosing to hire someone because of a disability that could be reasonably accommodated would be a violation of the Americans with Disabilities Act of 1990, as amended. In practice, most accommodations cost far less than most employers expect (Job Accommodation Network, 2024). Providing professional assistance to

help employers overcome their resistance due to overestimating the costs of accommodation, and/or directly including the costs of accommodations as part of the life care plan, helps to remove such attitudinal barriers.

Similarly, a college student with a visual impairment who could benefit from being seated in the front of a classroom as an accommodation is responsible for disclosing their disability to the proper campus service and providing the correct documentation in order to receive the accommodation. The process of self-disclosure can be intimidating and can cause many students with disabilities to forgo the support they need to be successful. College students with disabilities often do not utilize campus disability services due to a variety of potential barriers including uncertainty of how to procure services, feeling uncomfortable disclosing their disability due to stigma, and possessing little understanding of the beneficial impact of using such services (Blasey et al., 2023). These barriers are mainly caused by the shift in responsibility to students caused by federal disability laws (Blasey et al., 2023). Promoting accommodations and other services is important in higher education because use is significantly correlated with Grade Point Average, frequency of participation in activities during the academic year, self-assessed satisfaction with participation, and student's appraisal of the institution as a facilitating environment (Schreuer & Sachs, 2014).

Work Incentives Benefits Counseling

Another barrier to employment is the general confusion often experienced by individuals with disabilities surrounding access to federal benefits if employed. Receipt of certain benefits requires that the individual must have a substantially limiting disability along with limited or no income to qualify (Kaya et al., 2023). Often, this causes individuals with disabilities to become concerned about making too much money and becoming ineligible for benefits, which is not the case (Kaya et al., 2023). The state-federal VR program offers work incentives benefits counseling (WIBC) services to beneficiaries of Social Security disability programs (SSI and SSDI) and public healthcare programs (Medicaid and Medicare). WIBC services help individuals to develop strategies for reducing the risk of immediately losing their benefits, so they can make informed decisions about employment after a trial work period (Hartman et al., 2015; Virginia Commonwealth University National Training and Data Center, n.d.). WIBC provides strategies, services, and support to help SSI beneficiaries achieve and maintain successful employment by explaining how potential earnings may impact their benefits and eligibility. Individuals that receive WIBC are more likely to obtain CIE, display higher rates of employment, and earn more than those who do not receive benefits counseling (Iwanaga et al., 2021; Kaya et al., 2023). These gains are further increased when VR services are also incorporated (Gruman et al., 2014; Weathers & Bailey, 2014). For instance, the "Ticket to Work" program, offered by the Social Security Administration, helps beneficiaries of Social Security disability programs find and maintain employment (Gruman et al., 2014; Weathers & Bailey, 2014). It provides access to employment

services and vocational rehabilitation without immediately affecting benefits, allowing a smoother transition to financial independence. Life Care Planners should consider the need for benefits counseling services, which can be acquired via a number of avenues, including the local Community Work Incentive Coordinators (CWICs) and The Work Incentives Planning and Assistance (WIPA) programs.

Legal Representation

For individuals attempting employment following an on-the-job injury, several risk factors have been identified as predictors of failure to return to work. These include attorney involvement, higher level of permanent impairment, shorter job tenure, lower weekly salary prior to injury, and lower level of education (Hankins & Reid, 2015). Of these, only educational attainment (which has been discussed extensively in this article) and attorney involvement are modifiable post injury. To account for the strongest predictor of failure to return to work (attorney involvement) identified by Hankins & Reid (2015), several explanations are presented. First, an attorney's encouragement for a client to return to work opposes the monetary incentives for the attorney if the client does not go back to work. Second, it may be an attorney's duty to substantiate whether their client does, in fact, have a disability which may unintentionally reinforce the client's perception that their disability is so debilitating that they may permanently be unable to work. Third, attorney involvement may actually be a mediating rather than predictor variable because other variables such as poor expectations of recovery or work motivation could actually explain both retention of an attorney and poor work outcomes (Hankins & Reid, 2015). Although it is not the responsibility of a life care planner to suggest to clients that they limit involvement with an attorney, results of Hankins and Reid (2015) reinforce the notion that disability and employment outcomes should be addressed from a biopsychosocial perspective, with consideration given to both medical and non-medical contributors. In the opinion of the lead author of this article, attorneys who believe it is most financially beneficial for them to emphasize that a client cannot work, and to leave vocational planning out of a life care plan, may be mistaken. When including all of the costs of providing vocational planning and support services, it may be that the overall costs exceed the amount of money that the person could earn from employment, in some cases. However, that is not a justification for leaving vocational services out of the life care plan, considering them "not cost effective". Even if the overall financial costs are increased through adding vocational services to the life care plan, the benefits in terms of quality of life, life expectancy, etc. clearly justify the expense.

In the opinion of the lead author of this article, when life care planners who do not have vocational rehabilitation expertise are hired, they should check to see whether or not a vocational expert is involved in the analysis and planning for meeting the needs of that person living with disability. If a vocational expert is not yet involved, the life care planner should encourage

the referral source to hire such an expert, explaining that such expertise is needed to properly develop the vocational section of the life care plan. If a vocational expert is already involved, the life care planner should coordinate efforts with that person and discuss ways that the life care plan will intersect with that vocational analysis. If the vocational expert is providing a vocational plan and costs for implementing that plan, separate from the life care plan, the life care planner can refer to that separate plan in the vocational section of their plan, making sure not to duplicate costs. If that expert is not costing out the vocational services needed, the life care planner should ask for details about what is recommended and find costs for such services. Helpful resources for identifying and determining the costs of appropriate vocational rehabilitation services can include contacting local rehabilitation counselors, listed through the International Association of Rehabilitation Professionals (IARP) directory, or the Commission on Rehabilitation Counselor Certification (CRCC) directory.

Conclusion

Compared to their non-disabled peers, individuals with disabilities are at a greater risk for unemployment, which is associated with adverse health effects (Milner et al., 2014). Understanding the importance of work to the overall well-being of an individual with a disability is crucial for life care planners because they are in a position to seek information needed to document the need for supports necessary to reach employment goals. It is equally important for life care planners to familiarize themselves with common barriers to employment and consider such factors during plan development. Attaining successful employment outcomes for individuals with disabilities often requires careful planning of services and evaluation processes for supports, which is frequently absent from life care planning practices (Reid & Riddick-Grisham, 2015). Awareness of the various pathways and barriers to employment can help life care planners address this very necessary life activity during plan development.

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