# The Disability Employment Puzzle: A Field Experiment on Employer Hiring Behavior

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#### Abstract

People with disabilities have low employment and wage levels, and some studies suggest employer discrimination is a contributing factor. Following the method of Bertrand and Mullainathan (2003), new evidence is presented from a field experiment that sent applications in response to 6,016 advertised accounting positions from well-qualified fictional applicants, with one-third of cover letters disclosing that the applicant has a spinal cord injury, one-third disclosing the presence of Asperger's Syndrome, and one-third not mentioning a disability. These disabilities were chosen because they do not limit productivity in accounting, helping to rule out productivity-based explanations for any differences in employer responses. The fictional applicants with disabilities received 26% fewer expressions of employer interest than those not indicating a disability. The gap was concentrated among more experienced applicants, and among private companies with fewer than 15 employees, although there was also a disability gap in employer interest among large closely-held firms that are not Federal contractors. While private companies with fewer than 15 employees are not covered by the ADA, comparable state statutes cover about half of them, and the disability gap in employer interest remained large among the small employers covered by state statutes. Comparisons above and below disability law coverage thresholds point to a positive effect of the ADA on employer responses but mixed results on the effects of state laws. The overall pattern of findings is consistent with the idea that disability discrimination continues to impede the employment prospects of people with disabilities.

## Introduction

People with disabilities continue to experience low employment rates 25 years after the Americans with Disabilities Act (ADA) was passed. This disparity presents a puzzle and challenge to scholars and policy-makers. Among working-age people with disabilities, only 33% were employed in 2012, compared to 74% of those without disabilities (Houtenville 2013). The employment gap has not narrowed since the ADA was passed in 1990 (Stapleton and Burkhauser 2003). Among labor force participants, the unemployment rate of people with disabilities (14.7% in 2013) is twice that of people without disabilities (7.2%), indicating that their low employment is not simply due to lack of interest in finding a job. In addition, a wide range of studies find that employed people with disabilities have lower pay levels (Baldwin & Johnson, 2006) and face a variety of disparities in job training, security, and other important employment outcomes (reviewed in Schur et al. 2013).

Several non-discriminatory factors may contribute to these disparities, including lower education and skill levels that would lead to lower market wages for people with disabilities, along with work disincentives from disability income and higher employment-related costs (e.g., for transportation) that lead to higher reservation wages and lower employment levels. Employer discrimination may also play a role, as suggested by statistical evidence that pay rates are lower among people with more stigmatized disabilities (Baldwin and Johnson 2006), psychological experiments on the attitudes of employers and co-workers (Run Ren, Paetzold and Colella 2008), and survey evidence from employers (Domzal et al. 2008, Dixon et al 2003, Bruyere 2000). Non-

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<sup>&</sup>lt;sup>1</sup> http://www.bls.gov/news.release/pdf/disabl.pdf, accessed 12-9-14

experimental field evidence, however, is subject to selection and other biases, and the psychological laboratory experiments may not generalize to real-world settings.

This study presents the first field experiment on disability and hiring in the United States, eliminating selection biases while generating evidence in a real-world setting. This study fits into the growing literature on field experiments in economics (Harrison and List 2004, Levitt and List 2009). Our design is similar to that of Bertrand and Mullainathan (2003) in their study of race and gender differences. This experimental design helps to eliminate not only selection biases but also many other non-discriminatory factors that may lead to differences in outcomes between people with and without disabilities (e.g., job mismatch). In this experiment, 6,016 job applications were filed for advertised accounting positions using fictional resumes and cover letters, split evenly among applications that did not refer to a disability, ones that mentioned that the applicant has a spinal cord injury (SCI), and ones that mentioned that the applicant has Asperger's Syndrome. These disabilities were chosen because they should not limit productivity in an accounting position (and in fact Asperger's may help to enhance productivity in occupations like accounting, as suggested by Cowen, 2011). The resumes displayed high qualifications for the applicants, and were randomly split between those representing novice applicants (just out of college) and experienced applicants (with CPA certification and 6 years of work experience). To preview the key findings, job applicants with either type of disability received fewer expressions of employer interest than did applicants without disabilities, with particularly low interest in the disability applications where the applicant was experienced (rather than a novice) and the employer was small (fewer than 15 employees). Comparisons by firm size within and across states suggest that the ADA may have a positive effect on employer responses, but do not paint a clear picture regarding the effects of state disability discrimination laws.

Following a review of the literature, the method and data are presented in section 3, followed by the results in section 4. Section 5 contains a discussion and limitations, with conclusions in section 6.

#### **Literature and Prior Evidence**

All data sources show that people with disabilities have low employment rates both in the United States and internationally (e.g., Stapleton and Burkhauser 2003, OECD 2010, Kaye 2010, Houtenville 2013, Schur et al. 2013). This is a major contributor to their low income levels and high poverty rates relative to people without disabilities (OECD 2010, WHO/World Bank 2011).

From an economic perspective, low employment can be viewed as the result of both supply-side and demand-side factors in the labor market. On the supply side, reservation wages may be high among people with disabilities due to availability of disability income. A number of studies have shown that the work disincentives associated with disability income affect the employment decisions of many people with disabilities, helping to account for their stagnant employment over the past three decades (e.g., Mashaw et al. 1996, Bound and Burkhauser 1999, Chen and der Klaauw 2006, French and Song 2009, Maestas, Mullen and Strand 2013). Employment rates also remain low, however, among people with disabilities who do not receive disability income.<sup>2</sup> Reservation wages are also high for some people with disabilities due to extra costs of working—e.g., the costs of modified transportation or adaptive technologies needed for employment (Berkowitz et al. 1998), and difficulties with accessible public transportation—and to therapy schedules or other medical concerns that raise the time and energy costs of employment, particularly for standard work schedules (Schur 2003).

<sup>&</sup>lt;sup>2</sup> Analysis of the 2013 American Community Survey shows that among working-age people who did not receive any disability income in the past 12 months, 48.0% of people with disabilities were employed compared to 76.6% of people without disabilities (calculations available on request).

On the demand side, market wages may be lower for people with disabilities in part because they tend to have lower levels of education (Schur et al. 2013). Their wages remain lower after controlling for education, however, which may be due to otherwise-unobserved limitations in skills and abilities. A need for accommodations may cause some employers to offer lower wages to people with disabilities to offset accommodation costs (Gunderson and Hyatt 1996). Because the ADA requires employers to absorb the costs of reasonable accommodations (not paying less to accommodated workers), some studies have blamed the ADA's accommodations mandate for a decline in employment of people with disabilities at the time the law was enacted or took effect (Acemoglu and Angrist 2001, DeLeire 2000). Subsequent studies have found no decline when other measures and techniques were used (Beegle and Stock 2003, Houtenville and Burkhauser 2004, Hotchkiss 2003, 2004, Kruse and Schur 2003) and that any ADA-related decline in employment was temporary (Jolls and Prescott 2004).<sup>3</sup>

Employer discrimination is another important potential demand-side factor. There are three economic models of discrimination. The first is Becker's model based on taste for discrimination. Stigma and prejudice against people with disabilities has been well-documented for decades (see overviews in Yuker 1988, Nowicki and Sandiesen 2002, Muzzatti 2008, Scior 2011, Thompson et al. 2011, Westerholm et al. 2006a, 2006b). Some support for this model in the context of disability comes from studies finding lower wages for people whose disabilities have lower social acceptability rankings after controlling for productive characteristics (Baldwin and Johnson 2006). There is also support from psychological studies showing that stereotypical

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<sup>&</sup>lt;sup>3</sup> While a majority of employers report that not knowing the cost of accommodations is a challenge in hiring people with disabilities (Domzal et al. 2008), most accommodations cost less than \$500 while many do not have a monetary cost (Dixon et al. 2003, Schartz et al. 2006, Solovieva et al. 2011). Research also finds that employer-reported benefits of accommodations (e.g., improved employee retention, productivity, and morale) generally outweigh the costs (Schartz et al. 2006, Solovieva et al. 2011), and that accommodations increase expected job tenure and reduce the speed of application for SSDI following the onset of a work-limiting disability (Burkhauser et al. 1995, Burkhauser 1999).

attitudes of supervisors and co-workers can affect the workplace experiences of employees with disabilities (Stone and Colella 1996, Colella 2001, Colella et al. 1998, Marti and Blanck 2000, Run Ren et al. 2008). For example, subjects had more negative views about the future employment prospects and job growth of individuals with disabilities (Colella et al. 1998), and a meta-analysis of experiments revealed negative effects of disability on performance expectations and hiring decisions (Run Ren et al. 2008).

A second economic model is statistical discrimination, where group averages are assigned to individuals based on imperfect information about individual characteristics. Employers may believe, rightly or wrongly, that people with disabilities are less productive on average and may make individual employment decisions based on this belief. The uncertainty that many employers express about the future performance of people with disabilities and potential costs of accommodations make statistical discrimination likely.

The taste for discrimination and statistical discrimination models are consistent with cognitive theory on employers' negative views of people with disabilities (Colella, McKay, Daniels, and Signal, 2012) and social psychological theory on stereotypes (Jost and Hamilton 2005). Of particular note is the stereotype-fit model which purports that negative stereotypes about people with disabilities conflict with evaluators' stereotypes about the ideal incumbent for a particular job (Fiske et al. 2002). The stereotypes may lead employers to view certain types of disabilities differently, possibly leading to more discrimination against people with one type of disability relative to others (Gouvier et al. 1991, Dovidio, Gaertner, Kawakami, & Hodson 2002). Drawing on the Fiske et al. (2002) model of perceived "competence" and "warmth", both people with spinal cord injury (a break in the spinal cord generally requiring use of a wheelchair) and Asperger's Syndrome (a neurological impairment associated with lack of affect and difficulty in

social situations) may be seen as having low competence, but people with spinal cord injury would be seen as having high "warmth" while those with Asperger's have low "warmth", leading to different stereotypes and treatment (e.g., paternalism versus unfriendliness).

The third economic model of discrimination is based on employer power or monopsony, in which employers pay certain groups less due to their limited job mobility. People with disabilities may, for example, face higher costs in switching jobs due to transportation problems or difficulties attaining accommodations with a new employer, which would allow their current employers to underpay them without substantial risk of turnover.

While there is no direct evidence on the statistical and employer power models of discrimination in the context of disability, studies conducted in France and Belgium provide experimental evidence that supports either the prejudice or statistical discrimination models. In the French study a representative sample of employers were sent job applications that varied by whether the (fictitious) applicant reported having paraplegia, and was highly or modestly qualified for the position (Ravaud et al. 1992). The positions were all compatible with having paraplegia. The highly qualified, able-bodied applicants were 1.78 times more likely than those with paraplegia to receive positive responses from the employers, while the equivalent ratio was 3.2 among moderately-qualified applicants. In the study in Belgium, two applications with fictitious resumes were sent to each of 768 positions in which a disability should not lower productivity, with one application not indicating a disability and the other indicating either blindness, deafness, or autism (Baert, 2014). Consistent with the earlier French evidence, the employer response rate was 47% lower for applicants with disabilities.

Recent evidence analyzing wage differences controlling for job demands also points to the potential role of discrimination. An examination of job demands interacting with sensory

limitations indicates that about one-third of the disability pay gap among males, and one-tenth of the disability pay gap among females, is "potentially attributable to discrimination" (Baldwin and Choe 2014a). In another study, a selection-corrected decomposition of the pay gap associated with long-lasting physical disabilities found that about 10% of the observed pay gap for men, and 20% of the pay gap for women is potentially attributable to discrimination (Baldwin and Choe 2014b).

The statistical evidence on discrimination is complemented by survey evidence from employers finding that one-third (32%) reported that "discomfort and unfamiliarity" are challenges in hiring people with disabilities (Domzal et al. 2008: 13); almost half (47%) said that co-worker attitudes are a reason employers do not hire people with disabilities (Kaye et al. 2011); one-fifth (20%) said that the greatest barrier to people with disabilities is discrimination, prejudice, or employer reluctance to hire them (Dixon et al 2003); and about one-fifth (22%) said that attitudes and stereotypes are a barrier to employment of people with disabilities in their own firms (Bruyere 2000). These figures are likely understated due to "social desirability" bias and the discrepancy often found between the attitudes employers express about people with disabilities on surveys and their actual hiring practices (Wilgosh and Skaret 1987). Interviews with corporate executives also found that "most employers hold stereotypical beliefs not consistent with research evidence" (Lengnick-Hall et al. 2008: 55).

Apart from direct discrimination, people with disabilities may face indirect discrimination through inhospitable corporate cultures. The policies, procedures, and workplace norms in a company may be built on assumptions about the "normal" employee (Robert and Harlan 2006, Schur et al. 2005). A company with a bureaucratic culture, for instance, may be less welcoming to people with disabilities by presenting strict regulations and procedures that can pit the fairness of treatment for all employees against personalized consideration for employees with disabilities

and others with individualized needs (Stone and Colella 1996). In such an environment, accommodations for employees with disabilities are more likely to be seen as "special treatment" that may generate co-worker jealousy and resentment. Support for the importance of corporate culture comes from a study of nearly 30,000 workers that found "workers with disabilities fare better in companies viewed as fair and responsive to the needs of all employees, in part because workplace accommodations are less likely to be viewed as special treatment, while employees with disabilities are likely to fare worse in unresponsive and more rigid organizations" (Schur et al. 2009).

Education may help reduce employment and earnings gaps. One study found the wage returns to education were larger for males who experienced disability onset after reaching adulthood than for men without disabilities, although a pay gap remained between college-educated men with and without disabilities (Hollenbeck and Kimmel 2008). Another study found that a college degree was associated with faster earnings recovery following onset of a spinal cord injury (SCI) (Krueger and Kruse 1995). These results suggest that higher levels of education and qualifications may help overcome skill deficits associated with disability, and reduce employer reluctance to hire people with disabilities.

In sum, there are several mechanisms through which employer attitudes can affect the hiring and workplace experiences of people with disabilities. While some studies suggest that discrimination may play a role, little of the evidence is based on field experiments that control for selection along with other potential biases. It is the purpose of this study to produce experimental evidence that provides a stronger test of employer behavior in employment decisions.

## Method

This study is based on evaluating employer responses to fictional job applicants for actual job openings, using methods similar to those of Bertrand and Mullainathan (2003).<sup>4</sup> While they tested for race discrimination by manipulating the names at the top of otherwise-identical resumes, this study tests for disability discrimination by manipulating information on disability in the cover letter. Another difference is that their fictitious resumes were sent in response to job openings in a broad range of industries, while our resumes were designed for, and sent in response to, job openings for accounting positions. Applications were restricted to accounting positions in order to ensure that the two disabilities being examined—SCI and Asperger's Syndrome—would not inherently limit productivity in the applied-for position.

An SCI results from damage to spinal cord nerves that impairs functioning and sensation below the level of the injury. The injury may be in the back, resulting in paraplegia that restricts lower body use, or in the neck, resulting in quadriplegia that may also restrict use of hands and arms. Almost all people with SCI use a wheelchair (Stover et al. 1995). The employment rate falls sharply among people who experience an SCI, and earnings and weekly hours are generally lower among those who have post-injury employment (Stover et al. 1995, Krueger and Kruse 1995, Berkowitz et al. 1998). A key factor for the purpose of this study, however, is that an SCI does not limit productivity in all jobs, given that employed computer users with SCI's have similar hourly and weekly earnings as computer users without SCI's (Krueger and Kruse 1995).

Asperger's Syndrome falls within the Autism Spectrum Disorder (ASD) and is defined as an impairment in social interaction (Gillberg, 1991). According to the Diagnostic and Statistical Manual of Mental Disorders (fifth edition) (DSM-V), Asperger's impairs social, professional, and

<sup>&</sup>lt;sup>4</sup> All study procedures were approved in advance by the Rutgers IRB.

other leisure activities (APA, 2012). Difficulties in developing peer relationships are likely to become more apparent in adulthood. It is during this time that particular idiosyncratic interests become obvious. Individuals with Asperger's disorder may have difficulties in expressing compassion and social and emotional reciprocity (Mawhood and Howlin 1999). A review of six studies found that the proportion employed among "more able adults within the autism spectrum" ranged from 5% to 44% (Howlin 2000). Studies also find that some people with Asperger's possess heightened abilities in mathematics (Howlin and Mawhood 1996), so that people with this disorder may have an advantage in particular work settings (Cowen 2011, Cook 2012). Professions where they work alone seem to be ideal (e.g., finance). For example, accountants typically find themselves focused more often on spreadsheets than on interacting with clients. Their bulk of time is often spent working independently while compiling and calculating numbers. Accounting as a profession may therefore be particularly suitable for many people with Asperger's.

To test the effect of qualifications on the relative demand for applicants with disabilities, this study constructed two resume templates—one for a novice applicant just out of college, and the other for an experienced applicant who is a certified CPA with six years of experience and an exemplary record following college graduation. The resumes were evaluated by agency recruiters and hiring managers who work in financial services to ensure they appeared legitimate, and included specific skills needed for accountant positions. The resumes were designed to make both the novice and experienced candidates appear highly qualified to maximize the likelihood that employers would be interested in hiring them.

The study design created six cells of interest, representing the permutations of disability status portrayed in the cover letter (no disability, SCI, or Asperger's syndrome) and experience

level (novice or experienced). The cover letters and resumes are included in Appendix A. Twelve male names were used in the applications—six were always associated with novice resumes and six were always associated with experienced resumes, and disability status was randomly rotated through each of the names (to eliminate any bias associated with particular names). Disability status was revealed in the cover letter in the context of the applicant's volunteer work. Cover letters for all applicants (including those without a disability) mentioned the applicant's volunteer work for a disability organization (the fictitious "New Jersey Paraplegia Foundation" or the "Life Development Institute's Aspergers Syndrome Program"), noting that such work had helped build the applicant's ability to "work effectively with others in a supervisory capacity." The letters from the applicants with disabilities added the wording "As an individual with [a spinal cord injury/Asperger's Syndrome], I am committed to providing my time and energy to those similar to myself." To increase the likelihood that the disability status would be noticed, these letters went on to say "Please be advised that my disability does not interfere with my ability to perform the skills needed in a finance environment. I would be happy to answer any questions that you may have concerning this matter."5

The study team used Indeed.com, an online advertising job portal, to randomly submit the application materials. The website aggregates job solicitations from job boards, newspaper advertisements, and company career websites throughout the Internet. The applications were submitted to 6,016 job openings for accounting positions; each employer received only one set of application materials. Job openings that did not allow cover letters to be submitted were excluded. Email addresses were constructed for each of the twelve applicant names through Google's

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<sup>&</sup>lt;sup>5</sup> The 1989 study in France used a similar approach by identifying disability in the cover letter, using the sentence "As the result of an accident in 1982, I am confined to a wheelchair" (Ravaud et al. 1992). Given that job applicants are not required to reveal a disability, and most would not do so in an application, we chose to use the context of volunteer work for a disability organization as a plausible rationale for revealing the disability.

"Gmail" service, and pre-paid telephones were purchased for each name in order to record voice messages, so that employers could respond to the applications either by email or telephone. Applications were submitted between the months of June 2013 and August 2013, and employers were given up to four months to respond.

For purposes of analysis, employer responses were divided into three categories: 1) those expressing desire for an interview; 2) those expressing another form of active employer interest (asking the applicant for further documents or credentials, inviting the applicant to apply for another position in the company, checking that the applicant is aware that the job is in another state, or requesting the applicant to also apply through the company website); and 3) those not expressing any interest (including no response and explicit rejections).

Employer characteristics were coded using information on RefUSA, plus the Manta.com website or company websites when RefUSA information was not available. The coded characteristics include state of operation, number of employees, whether the employer is either closely-held, publicly-traded or a government agency, industry (NAICS code), and Federal contractor status. This final variable is potentially important since the federal government requires contractors to take affirmative action to hire individuals with disabilities.<sup>6</sup>

The methods used are likely to provide a conservative test of the effects of disability on employer hiring interest, principally because the information on disability status in the cover letter may not be noticed in the decision-making process. Furthermore, many applications are processed by computers that search for relevant training and experience, which could result in them not passing the first round of evaluation (though the resumes were designed to reflect highly-qualified applicants). Even among applications read by human beings, the cover letter may not be read. To

<sup>&</sup>lt;sup>6</sup> http://www.dol.gov/odep/topics/FederalContractorRequirements.htm, accessed 3-13-15.

the extent that disability status is not incorporated in the decision process, the disability gaps estimated here are likely to represent lower bounds for the true gaps.

#### **Results**

The applicants with disabilities were less likely to receive any expressions of employer interest, as shown in Table 1 and illustrated in Figures 1a and 1b. The disability applications received expressions of interest from 4.87% of employers compared to 6.58% for the non-disability applications (columns 1 and 2). The 1.71 percentage point gap represents a 26% lower chance of employer interest for the applicants with disabilities, and the null hypothesis of a zero gap is strongly rejected at the 99% level. There is also a gap using the more restrictive measure of a callback for an interview (0.28, representing an 11% lower callback rate, in column 7), but it is not large enough to reject a zero effect.

Perhaps surprisingly, employers were especially unlikely to express interest in the more experienced applicants with disabilities. The 2.57 percentage point gap (column 3) represents a 34% lower chance of employer interest for experienced applicants with disabilities compared to those without disabilities, which is three times the size of the 0.86 point gap between novice applicants with and without disabilities. This goes against the idea that increased training, qualifications, and experience will help to erase the disadvantages faced by people with disabilities.

The specific type of disability made little difference in relative employer interest. The disability gaps are 1.78 percentage points for people with SCI's, and 1.64 points for people with Asperger's Syndrome, both strong enough to reject a zero effect at the 95% level. For both

disability types the lower employer interest is concentrated among the more experienced applicants.

Employer characteristics. Table 2 provides breakdowns by employment size, ownership, Federal contractor status, and broad industry, with some results illustrated in Figures 2a and 2b. The employment size breakdown creates four groups of roughly equal size among the private sector employers. In Table 2 and the two figures it can be seen that the disability gap in any expressions of employer interest (cols. 1-4) is largest among the smallest private-sector employers (fewer than 15 employees), and this result carries over to the more restrictive measure of a callback for an interview (cols. 5-8). Private-sector employers with fewer than 15 employees are not covered by the ADA, although many are subject to state disability discrimination laws (as will be explored).

A breakdown by ownership shows that the disability gap is concentrated among closely-held employers (-2.3 points), while the gap is smaller among government employers (-1.3 points, although the sample is small and a zero gap cannot be rejected). Publicly-held employers were slightly more likely to express interest in the applicants with disabilities compared to those without disabilities (0.9 points, although a zero gap cannot be rejected). In addition, the disability gap is largest among employers who are not Federal contractors, where a zero effect can be rejected both for any employer interest and for the more restrictive measure of a callback for interview. The disability gap does not, however, vary in a noteworthy way by industry.

To explore which employment characteristics are the key drivers of the differences in Table 2, probit regressions are presented in Table 3 using "any employer interest" and "callback for interview" as the dependent variables. This table presents the results of interactions between disability status and employer characteristics, using employer characteristics and applicant name

dummies as controls to adjust for any differences not captured by randomization.<sup>7</sup> In regressions on the full sample (column 1), it can be seen that the disability gap in any employer interest remains largest among small firms, but there are noteworthy disability gaps for the other firm sizes. In addition, column 1 shows that there is more interest in applicants with disabilities among publiclyheld firms relative to closely-held firms, and Federal contractors relative to non-contractors. To probe the results, a regression using only closely-held firms (col. 2) shows the largest disability gap among small firms, although the coefficients remain sizeable for the other firm sizes, and a zero effect can be rejected for firms in the 15-99 and 100-499 size categories. A regression using only publicly-held firms (col. 3) does not show any disability interactions strong enough to reject a zero effect. Focusing on Federal contractor status, column 4 shows that non-contractors have disability gaps outside the margin of sampling error for three of the size categories (all except 15-99 employees), while the disability gaps for federal contractors in column 5 are smaller and within the margin of sampling error. Looking just within the closely-held sample, the disability gaps for non-contractors are large and a zero effect can be rejected for three of the size categories (column 6), while there are no strong disability gaps for closely-held Federal contractors (column 7).

The pattern changes somewhat when the dependent variable is callbacks for interviews in columns 8 to 14: there is a negative effect of disability on callbacks by small employers in all the columns, and a positive effect of disability on callbacks by employers with 15 to 99 employees in four of the columns. This latter result occurs among non-contractors (columns 11 and 13), indicating that it is not a result of the affirmative action mandate for Federal contractors.

<sup>&</sup>lt;sup>7</sup> Descriptive statistics for all variables are in Table A1. In further regressions not reported here, we controlled for firm size with linear and squared terms in addition to the size category dummies, with no noteworthy difference in results.

In sum, both measures of employer responses show that small closely-held firms that are not Federal contractors are less likely to express interest in disability applications. The results differ for the two measures in that larger closely-held firms that are not Federal contractors are also less likely to express any interest in disability applications, while small Federal contractors are also less likely to respond to disability applications with callbacks for interviews.

Experience Level and Disability Type. As shown in Table 1, employer interest is lowest among experienced applicants, but the gaps are similar by type of disability. Tables 4 and 5 explore these results by relating them to employer characteristics. The results of Table 4 are summed very simply: the disability gaps large enough to reject zero effects are among experienced applicants applying to small, closely-held, and non-Federal-contractor employers (although the disability gap for novice applicants is also outside the margin of error for non-Federal-contractor employers).

Comparing by disability type in Table 5, the gaps in employer interest are generally concentrated among small private-sector employers for both SCI and Asperger's Syndrome. There is an interesting exception, however, in that the largest gap in employer interest for people with Asperger's Syndrome is among employers with 500 or more employees, although the gap in employer callbacks is largest among small employers.

These results are explored in Table 6 with probit regressions using employer characteristics and applicant names as controls. Columns 1, 2, 5, and 6 confirm that disability gaps are concentrated among experienced applicants applying to small private-sector employers, with no strong disability gaps for novice applicants. Columns 3, 7, and 8 show that small private-sector employers were the least likely to express interest in applicants with SCI, and were also the least likely to ask for an interview with applicants with Asperger's Syndrome, although column 4 shows

that the largest private sector employers (with 500 or more employees) were the least likely to express any type of interest in applicants with Asperger's Syndrome. Applicants with Asperger's Syndrome were likely to do relatively well when applying to a publicly-held company (column 4).

State Disability Discrimination Laws. The results so far indicate that disability gaps in employer interest are concentrated among closely-held firms that are not Federal contractors, and may be especially large among small employers who have fewer than 15 employees and are therefore not covered by the ADA. Does coverage by a state disability discrimination law (DDL) make a difference? As shown in Table 7, 48 states and the District of Columbia have a DDL in place that prohibits discrimination by private employers against employees and job applicants with disabilities, with variation in the minimum size threshold for employer coverage. Also, the DDLs in 43 states require employers to make reasonable accommodations for workers with disabilities (either explicitly or by state court interpretation). Table 7 also reports that among the 5,880 employers with necessary employment information, our sample contains 4,891 (83.2%) subject to a state DDL requiring reasonable accommodations, 240 (4.5%) subject to a state DDL not requiring accommodations, and the remaining 723 (12.3%) not subject to a state DDL. Focusing on the 1,333 small employers that are not subject to the ADA, 657 (49.3%) are subject to a state DDL requiring accommodations, only 6 (0.5%) are subject to a state DDL not requiring reasonable accommodations, and the remaining 670 (50.3%) are not subject to a state DDL.

We estimate the possible effects of state DDL's using two approaches: 1) probit regressions across the entire sample to examine variation both within and between states in DDL coverage, and 2) within-state difference-in-difference and regression discontinuity designs using states that have observations from employers both above and below the disability law coverage threshold.

Results from the first approach are presented in Table 8, starting with the full sample that includes employers covered by the ADA (given that workers may be able to use state law along with the ADA to press any discrimination claims). Column 1 shows an overall disability effect of -.015, while column 2 shows that ADA coverage is linked to a positive effect on employer interest in applicants with disabilities, and the interaction effect of state DDL coverage with disability status is slightly negative but not strong enough to reject a zero effect. In column 3, the disability interactions with DDL's not requiring accommodations, and with DDL's requiring accommodations, are slightly negative but neither are strong enough to reject a zero effect.

The estimate of most interest is in column 4, which is restricted to small employers who are not covered by the ADA. There it can be seen that the disability interaction with state DDL coverage is slightly negative, but again not strong enough to reject a zero effect.

The estimated effects of ADA coverage are stronger when predicting a callback for an interview in columns 5 to 8. Column 6 shows that the interaction effect of disability and ADA coverage is positive and strong enough to reject a zero effect at the 99% level, with a magnitude (.026) that largely counteracts the negative main effect of disability (-.036). Unlike the results for "any employer interest" (cols. 2 and 3), the disability interaction with state DDL coverage is positive in column 6, and positive for state DDL coverage requiring accommodations in column 7, but both are within the bounds of sampling error. When focusing on small firms in column 8, the effect of state DDL coverage interacted with disability is positive (in contrast to the column 4 estimate predicting any employer interest) but not strong enough to reject a zero effect.

<sup>&</sup>lt;sup>8</sup> In further regressions not reported here, we controlled for firm size with linear and squared terms in addition to the size category dummies, with little difference in results.

Since the estimated effects of disability status are concentrated among the experienced applicants, further regressions (not reported, but available) restricted to experienced applicants were performed, which produced a similar pattern of results.

Our second approach uses within-state comparisons to control for any labor market or other state-level characteristics that may affect hiring behavior. The sample was restricted to employers with fewer than 100 employees (or alternatively 30 employees) in states where there were at least two disability and two non-disability applications both above and below the disability law coverage threshold (defined as the minimum of the state DDL or ADA threshold). Figures 3a and 3b present employer interest relative to disability law threshold based on polynomial smoothing. Consistent with the pattern for small firms in Table 2, employer interest below the threshold is generally higher for non-disability applicants than for disability applicants, but the gap closes closer to the threshold. Once the threshold is reached, employer interest appears to increase for non-disability applications in both figures, but for disability applications only in Figure 3b. Above the threshold, employer interest appears to be higher on average for non-disability applications in Figure 3a, while there is no clear pattern in Figure 3b. In sum, there may be an upward jump in any employer interest in non-disability applications at the disability law threshold, but the overall patterns do not tell a clear story about the effects of disability laws.

Table 9 uses the within-state data for small employers (either less than 100 employees or less than 30 employees) to test both difference-in-difference and regression discontinuity designs (Angrist and Pischke 2009, Lee and Lemieux 2009). The difference-in-difference design compares rates of employer interest for applicants with disabilities both above and below the threshold, controlling for state fixed effects and other employer characteristics. As seen in Table 9, this design shows different results for the two employer response measures: the interaction of

disability with disability law coverage is slightly negative but with a large standard error in columns 1 and 2, while the interaction is positive and a zero effect can be rejected in columns 5 and 6. The latter result points to a positive effect of disability laws on employer interest in applicants with disabilities, consistent with Table 8's finding of a smaller disability gap among ADA-covered employers.

The regression discontinuity design controls for the apparent closing of the disability gap as employers approach the disability law threshold, as found in Figures 3a and 3b. This design includes both a main effect of employment size relative to the threshold, and a spline testing for a changed slope on employment size starting at the threshold. Any jump (upward or downward) in employer interest in applicants with disabilities at the point of the threshold is measured by the interaction between disability and "employer covered by disability law." Consistent with Figure 3a, this interaction shows an apparent decrease in any employer interest in people with disabilities at the point of the threshold (columns 2 and 4), but the estimates are not strong enough to reject a zero effect. Consistent with Figure 3b, this interaction shows little change in callbacks for interviews with applicants with disabilities at the point of the threshold (columns 7 and 8). Overall the results from analysis of the laws point to a possible positive effect of ADA coverage on the likelihood of employer interest in applicants with disabilities, but no clear results on the effects of state DDL's.

## **Discussion**

Applicants with disabilities—both those with SCI and those with Asperger's Syndrome—received fewer expressions of employer interest than applicants without disabilities. Since the resumes indicated highly qualified applicants and the applications were identical in every way except for disability status, this strongly indicates that disability status affects the hiring process.

The disability gap was concentrated among experienced applicants. One possible explanation is that employers paid closer attention to applications indicating strong experience, since these applicants would receive higher pay, and employers may expect or envision longer-term commitments. In this case the employers may have been more likely to read the cover letters of the experienced applicants and consequently be aware of the disability status; the much smaller disability gap among novice applicants may simply reflect employers being less likely to be aware of the disability.

It is also possible, however, that employers were equally aware of the disability status of novice and experienced applicants, and disability played a stronger role in employer decisions on experienced applicants. Employers may have viewed experienced applicants with disabilities as "riskier" due to concerns over potential absences, productivity, health problems, or customer or co-worker reactions; such employer concerns could also exist for novice applicants, but be magnified for experienced applicants due to higher pay along with greater job responsibilities and job tenure expectations. More generally, this result casts doubt on the idea that higher qualifications can help erase the disadvantages of disability (in contrast to the findings of Hollenbeck and Kimmel, 2008, on the stronger effects of education on earnings for men with disabilities).

The finding that small employers (with fewer than 15 employees) are less likely than larger employers to express interest in applicants with disabilities raises interesting questions about disability accommodations and anti-discrimination laws. Given that small employers are not subject to the ADA, this result initially suggests that small employers are engaging in discrimination while the ADA is constraining discriminatory behavior of medium and large employers. The story is complicated, however, by the consideration of state anti-discrimination

laws, since there is little difference in employer responses between small employers that are and are not covered by state DDL's. This may be explained by a lack of knowledge of state laws among small employers (most of which do not have HR departments), while the federal ADA is much better known. The story is also complicated by the finding that large closely-held firms that are not Federal contractors, but are clearly covered by the ADA, also appear less likely to express interest in applicants with disabilities.

Another possible reason for small employers' lower interest in applicants with disabilities is concern over accommodation costs. Other survey evidence indicates that small employers are slightly more likely than medium or large employers to cite actual accommodation costs (although not uncertainty over accommodation costs) as a challenge in employing people with disabilities (Domzal et al. 2008: 13). It is unlikely, however, that concern over accommodation costs is an important factor in our results. Employers would have to make similar accommodations for novice and experienced employees (e.g., installing a wheelchair ramp for people with SCI). If accommodation costs were an important factor, lower interest in novice as well as experienced applicants with disabilities would have been evident. In addition, there was not a strong difference between small employers in states with DDL's requiring accommodations and those in states without such laws. To the extent that concerns over accommodation costs nonetheless play a role in employer decisions, small employers may be less likely to be aware of resources on how to make disability accommodations and available government subsidies.<sup>9</sup>

Several other results deserve discussion. First, it is interesting that the disability gap is concentrated among closely-held companies, and does not appear to exist among publicly-held companies. This may reflect heightened visibility of publicly-held companies that makes them

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<sup>&</sup>lt;sup>9</sup> The federal government sponsors an information clearinghouse through the Job Accommodations Network at askjan.org.

more sensitive to allegations of discrimination and outside pressure, leading them to adopt more sophisticated HR systems that decrease the likelihood of discrimination.

Second, it is noteworthy that Federal contractor status appears to have a positive effect on any employer expression of interest—although not callbacks for interviews—for applicants with disabilities. This may reflect the effect of federal government guidelines on hiring people with disabilities, stipulating that Federal contractors provide affirmation action for workers with disabilities. To the extent that the federal guidelines are having an effect, they appear to be merely erasing the disability gap in employer interest displayed by other closely-held companies; contrary to the intentions of the affirmative action requirement, the contractors do not appear to be displaying greater interest in applicants with disabilities than in those without disabilities.

A third interesting finding regards government employers, for whom there is not a strong disability gap in responses to job applicants (there is a noteworthy gap when looking just at experienced applicants, although this is based on a small sample so should be regarded with much caution). While the disability gap is smaller among government employers than among private employers, government is often held out as a "model employer" and these results do not indicate that government is leading the way in encouraging applicants with disabilities.

Limitations. This study has several limitations. We do not know how many employers read the cover letters and were aware of the disability status of the applicant. To the extent that employers did not read the cover letters, this will decrease the estimated effects of disability, so the estimated gaps may be seen as lower bound estimates. The only way to ensure that disability is clearly established is to have a face-to-face or voice-to-voice meeting where the disability is obvious or directly expressed, or to make it prominent on the resume, although this may look

artificial and attract suspicion since it would not make sense to highlight a disability on most applications.

In addition, while we can confidently say that applicants with disabilities are less likely to attract employer interest, we cannot clearly ascribe this to discrimination. Even though the applicants have high qualifications and the cover letters stressed that the disability does not interfere with job performance as an accountant, employers may be concerned about the productivity of the applicants with disabilities, perhaps especially for more senior positions in which accountants would be expected to meet with clients (due to, e.g., concerns about physical accessibility when people with spinal cord injuries have to travel to client offices, or concerns over the ability of people with Asperger's to consistently have positive social interaction with clients). Apart from the issue of productivity, employers may have been concerned about accommodation costs and/or difficulty in terminating employees with disabilities under the ADA and state DDL's. It may be that many smaller employers were not already accessible and would have needed to install a ramp and make other renovations for applicants with spinal cord injuries. The same pattern of lower interest among small employers, however, exists for applicants with Asperger's who would not require such accommodations. It is also noteworthy that legal accommodation mandates and employment protections do not seem to be a deterrent since employer interest is not clearly affected by state laws and is, if anything, slightly higher among those covered by the ADA's accommodation mandate and employment protections.

A final caveat is that the sample design was restricted to well-qualified male applicants for accounting positions. While this design provides a strong test of the role of disability in these circumstances, the results may not be fully generalizable to other groups, including women, people

with other types of disabilities, people without college degrees, and those applying for other types of jobs (e.g., blue collar occupations in which people with disabilities are overrepresented).

#### **Conclusion**

These results show that employers express less interest in job applicants with disabilities than in otherwise-similar job applicants without disabilities, even for positions where the disability should not affect the ability to do the job. This points to employer bias in hiring as an important piece of the puzzle helping to explain the low employment rate of people with disabilities. It would be valuable to extend this research to other disability groups, particularly because unlike the profiles constructed here, most people with disabilities do not have college degrees, and they are overrepresented in service and blue-collar jobs. Further research should also assess the degree to which social information processing takes place in hiring behavior, which can shed light on the reasons for lower interest in applicants with disabilities along with specific policies or practices that can reduce this problem. For example, when employers are confronted with disability, what are the steps in their reaction, and the relationships among their beliefs, attitudes, and hiring behaviors? What is the role of written disability policies, training, and support from top management? Such research can help us understand the barriers faced by people with disabilities and the policies that may increase their employment opportunities.

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# Appendix

#### RESUME FOR EXPERIENCED CANDIDATE

CANDIDATES NAME HERE
ADDRESS,
HERE
TELEPHONE HERE
EMAIL HERE

#### **OBJECTIVE:**

Seeking a position in the Accounting field.

# **EDUCATIONAL QUALIFICATIONS:**

- **Bachelor of Science** in **Accounting** from the **Rutgers University**, New Brunswick, NJ: September 2003—May 2007
  - o Certified Public Accountant (CPA) certified

#### **EXPERIENCE:**

GENE LLC, New York, NY

05/2010 - Present

# **Accounting Manager**

Presently preparing monthly, quarterly and annually audited consolidated financial statements for a public healthcare company with net revenues of \$500 million.

- Substantially reduced significant audit adjustments through better financial controls.
- Participated in the successful conversion to the G.T.E. hospital-based general ledger system without any interruption of accounting operations.
- Completed three years of delayed reporting for pension plans and kept it and other employee benefit plans current for more than 5,000 employees.
- Developed a system to track primary and fully diluted earnings per share calculations including common stock equivalents.
- Revised the 10K format in compliance with segment reporting requirements and other recent GAAP pronouncements.

# Stone Design, New York, NY 01/2010 – 04/2010

#### **Accounting Manager**

Performed public accounting for small businesses, professionals and non-profit organizations with emphasis on financial statements, taxes and audits.

- Opened the way for a 35% growth in services and revenues.
- Provided improved controls for internal operations.
- Upgraded the ten most important clients' financial reports to the latest GAAP pronouncements.

#### Lance Industries, New York, NY

#### 07/2007 - 12/2009

## **Junior Accountant**

Performed audits for large publicly held corporations and medium-sized privately owned companies in manufacturing and retail industries. Audited pension and profit sharing plans. During this period, fulfilled professional experience that led to CPA certification in New York.

- Managed small- to medium-sized audits during the second year.
- Managed physical inventory counts for more than 25 clients.
- Improved productivity by eliminating an average of two weeks field time during audits.
- Designed and implemented a department performance evaluation system to replace a non-functioning one.
- Trained four college graduates in principles of auditing that became permanent staff.
- Charted internal control systems for non-utility subsidiaries that pointed out system weaknesses and reduced loss risks.

#### **COMPUTER SKILLS:**

Microsoft Word, Excel, Access, PowerPoint, and Outlook Express.

#### **AFFILIATIONS:**

- Volunteer for the Life Development Institute's Asperger Syndrome program
- Member of the New York Society of Certified Public Accountants
- Member for the Income Tax Support Initiative
- Member of the Accounting Honors Employment Program

#### RESUME FOR NOVICE CANDIDATE

CANDIDATES NAME HERE ADDRESS, HERE TELEPHONE HERE EMAIL HERE

#### **OBJECTIVE:**

Seeking a position in the Accounting field.

## **EDUCATIONAL QUALIFICATIONS:**

- **Bachelor of Science** in **Accounting** from the **Rutgers University**, New Brunswick, NJ: September 2008—May 2012
  - o Currently pursuing my Certified Public Accountant (CPA) certification
  - o Overall GPA **4.0**/4.0; Major GPA **4.0**/4.0
  - Course work includes Auditing, Tax, Economics, Computer Science, and Public Speaking
  - Dean's List: Fall 2008; Spring 2009; Fall 2009; Spring 2010; Fall 2011; Spring 2011; Fall 2011; Spring 2012

#### **CAREER PROFILE:**

- Detail-oriented, efficient and organized with extensive experience in accounting systems.
- Possess strong analytical and problem solving skills, with the ability to make objective decisions.
- Excellent written and verbal communication skills.
- Resourceful in the completion of projects, effective at multi-tasking.

#### **EXPERIENCE:**

# **GENE Construction, New York, NY**

06/2012 -

#### **Present**

#### **Accounting Assistant**

- Perform accounts payable functions for construction expenses.
- Manage vendor accounts, generating weekly on-demand checks.
- Manage financial departments with responsibility for Budgets, Forecasting, Payroll, Accounts Payable and Receivable.
- Create budgets and forecasts for the management group.
- Ensure compliance with accounting deadlines.
- Prepare company accounts and tax returns for audit.
- Coordinate monthly payroll functions for 200+ employees.
- Liaise with bankers, insurers and solicitors regarding financial transactions.

Stone Design, New York, NY 05/2012 Accounting Intern

01/2010 -

- Managed accounts payable, accounts receivable, and payroll departments.
- Generated budgets and forecasts on a quarterly basis and presented data to the management team.
- Reported on variances in quarterly costing reports.
- Prepared annual company accounts and reports.
- Administered online banking functions.
- Managed payroll function for 140 employees.
- Monitored and recorded company expenses.

# Lance Industries, New York, NY 12/2009

09/2008 -

#### **Administrative Assistant**

- Performed general office duties and administrative tasks.
- Prepared weekly confidential sales reports for presentation to management.
- Managed the internal and external mail functions.
- Provided telephone support.
- Scheduled client appointments and maintained up-to-date confidential client files.

#### **COMPUTER SKILLS:**

Microsoft Word, Excel, Access, PowerPoint, and Outlook Express.

#### **AFFILIATIONS:**

- Volunteer for the Life Development Institute's Asperger Syndrome program
- Member for the Income Tax Support Initiative
- Member of the Accounting Honors Employment Program

## COVER LETTER FOR EXPERT CANDIDATE WITH PARAPLEGIA

CANDIDATES NAME HERE ADDRESS, HERE TELEPHONE HERE EMAIL HERE

# To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a licensed public accountant with a B.S. in Accounting from Rutgers University. Presently, I am working as an Accounting Manager at GENE LLC where I prepare monthly, quarterly and annually audited financial statements for a public healthcare company with net revenues of \$500 million.

In addition to my professional experience at GENE LLC, I volunteer for the New Jersey Paraplegia Foundation, where I organize conferences for people to meet, share stories and help one another. As an individual with a spinal cord injury, I am committed to providing my time and energy to those similar to myself. I believe that my volunteer experience has allowed me to learn how to effectively work with others in a supervisory capacity.

Please be advised that my disability does not interfere with my ability to perform the skills needed in a finance environment. I would be happy to answer any questions that you may have concerning this matter.

I look forward to hearing from you so that we can discuss my qualifications in more detail.

Sincerely,

#### COVER LETTER FOR NOVICE CANDIDATE WITH PARAPLEGIA

CANDIDATES NAME HERE ADDRESS, HERE TELEPHONE HERE EMAIL HERE

## To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a graduate from Rutgers University with a B.S. in Accounting. Presently, I am an Accounting Assistant at GENE Construction where I perform accounts payable functions for construction expenses.

In addition to my experience at GENE Construction, I volunteer for the Income Tax Support Initiative. I also volunteer for the New Jersey Paraplegia Association, where I organize events for people to meet, share stories and help one another. As an individual with a spinal cord injury, I am committed to providing my time and energy to those similar to myself. I believe that my volunteer experiences have allowed me to learn how to effectively work with others in a supervisory capacity.

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# COVER LETTER FOR EXPERT CANDIDATE WITH ASPERGER'S

CANDIDATES NAME HERE ADDRESS, HERE TELEPHONE HERE EMAIL HERE

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Please be advised that my disability does not interfere in any way with my ability to perform the skills needed in a finance environment. I would be happy to answer any questions that you may have concerning this matter.

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Sincerely,

#### COVER LETTER FOR EXPERT CANDIDATE WITH NO DISABILITY

CANDIDATES NAME HERE ADDRESS, HERE TELEPHONE HERE EMAIL HERE

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I look forward to hearing from you so that we can discuss my qualifications in more detail.

Sincerely,

## COVER LETTER FOR NOVICE CANDIDATE WITH NO DISABILITY

CANDIDATES NAME HERE ADDRESS, HERE TELEPHONE HERE EMAIL HERE

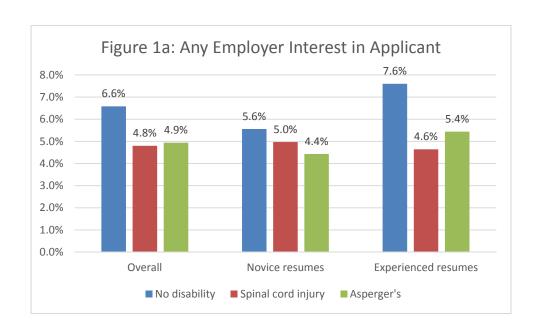
## To Whom It May Concern:

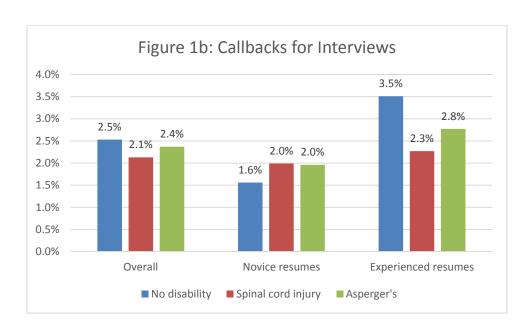
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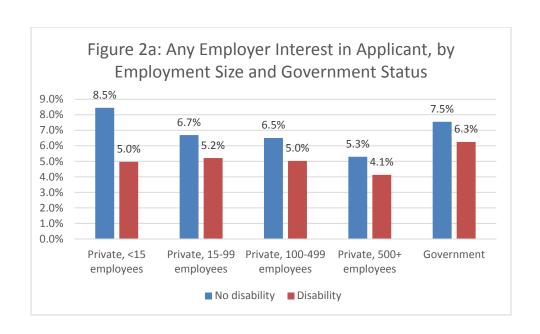
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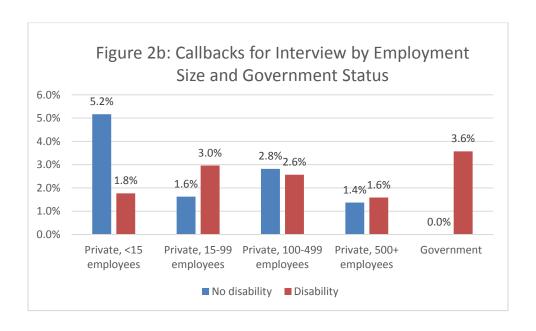
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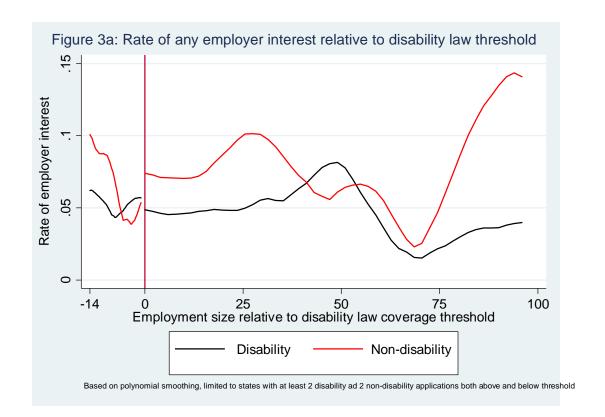
Sincerely,











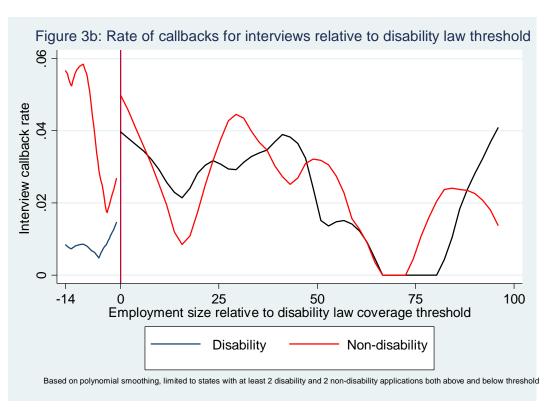


Table 1: Employer Respo	onses to Resum	es by Disab	ility State	us								
										L		
		Any emplo	yer intere	est		(	Callback for	intervie	w		Sample	e size
	No disability	Disability	Gap	(p-value)		No disability	Disability	Gap	(p-value)		No disability	Disability
	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)		(9)	(10)
Any disability vs. no disability												
Overall	6.58%	4.87%	-1.71	(0.006)	***	2.53%	2.25%	-0.28	(0.483)		2052	3964
Novice resumes	5.56%	4.70%	-0.86	(0.310)		1.56%	1.97%	0.41	(0.423)		1026	1977
Experienced resumes	7.60%	5.03%	-2.57	(0.005)	***	3.51%	2.52%	-0.99	(0.121)		1026	1987
SCI vs. no disability										H		
Overall	6.58%	4.80%	-1.78	(0.015)	**	2.53%	2.13%	-0.40	(0.393)		2052	2019
Novice resumes	5.56%	4.97%	-0.59	(0.555)		1.56%	1.99%	0.43	(0.464)		1026	1006
Experienced resumes	7.60%	4.64%	-2.96	(0.005)	***	3.51%	2.27%	-1.24	(0.095)	*	1026	1013
Asperger's vs. no disability										H		
Overall	6.58%	4.94%	-1.64	(0.026)	**	2.53%	2.37%	-0.16	(0.730)		2052	1945
Novice resumes	5.56%	4.43%	-1.13	(0.248)		1.56%	1.96%	0.40	(0.499)		1026	971
Experienced resumes	7.60%	5.44%	-2.16	(0.051)	*	3.51%	2.77%	-0.74	(0.346)		1026	974
* p<.10 ** p<.05 *** p<.01												

		Any employ	er intere	st		(	Callback for	intervie	eW.		Sample	size
	No disability	Disability	Gap	(p-value)		No disability	Disability	Gap	(p-value)		No disability	Disability
	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)		(9)	(10)
imployment size, private sector												
Employment<15	8.5%	5.0%	-0.035	(0.013)	**	5.2%	1.8%	-0.034	(0.001)	***	426	906
Employment 15-99	6.7%	5.2%	-0.015	(0.231)		1.6%	3.0%	0.013	(0.107)		553	979
Employment 100-499	6.5%	5.0%	-0.015	(0.254)		2.8%	2.6%	-0.003	(0.782)		461	935
Employment 500+	5.3%	4.1%	-0.012	(0.307)		1.4%	1.6%	0.002	(0.749)		510	945
Ownership												
Closely held	7.1%	4.8%	-0.023	(0.001)	***	2.9%	2.3%	-0.006	(0.186)		1,649	3,194
Publicly held	4.0%	4.9%	0.009	(0.529)		1.1%	1.8%	0.007	(0.409)		350	657
Government	7.5%	6.3%	-0.013	(0.755)		0.0%	3.6%	0.036	(0.164)		53	112
ederal Contractor												
No	7.1%	4.4%	-0.027	(0.000)	***	2.7%	2.3%	-0.003	(0.525)		1,355	2,578
Yes	5.6%	5.7%	0.001	(0.928)		2.3%	2.1%	-0.002	(0.760)		696	1,386
ndustry												
Ag, mining, construction	7.9%	5.0%	-0.029	(0.276)		4.8%	1.8%	-0.029	(0.118)		126	219
Manufacturing	5.4%	3.9%	-0.015	(0.409)		2.5%	1.7%	-0.008	(0.521)		204	359
Trade	6.4%	4.6%	-0.018	(0.259)		1.3%	2.7%	0.014	(0.190)		298	547
Finance/insurance	6.1%	5.6%	-0.006	(0.802)		1.8%	2.5%	0.006	(0.656)		163	323
Prof. services	7.5%	5.2%	-0.023	(0.122)		3.3%	2.7%	-0.007	(0.510)		389	754
Health care	5.3%	4.4%	-0.009	(0.596)		1.6%	1.5%	-0.002	(0.869)		245	475
Other	6.8%	4.9%	-0.019	(0.111)		3.0%	2.1%	-0.008	(0.285)		574	1,175

Table 3: Regressions Predicting Employer Response	nse						
Dood on weekit warmaniana. Firmwan warmanant abawara	- in muchabilitu						
Based on probit regressions. Figures represent change Dep. Var.:			Δην	employer inte	rast		
Dep. var.	All firms	Closely held	Publicly held	Not federal contractor	Federal contractor	Closely-held, not Federal contractor	Closely-held Federal contractor
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Disability interactions with:							
Private sector, employment<15	-0.029*** (0.010)	-0.030*** (0.011)	-0.007 (0.049)	-0.025** (0.011)	-0.012 (0.021)	-0.029** (0.012)	-0.006 (0.026)
Private sector, employment 15-99	-0.019* (0.011)	-0.022** (0.011)	0.062 (0.058)	-0.010 (0.013)	-0.011 (0.019)	-0.012 (0.013)	-0.020 (0.019)
Private sector, employment 100-499	-0.023* (0.012)	-0.027** (0.012)	0.021 (0.032)	-0.024* (0.013)	0.020 (0.024)	-0.031** (0.013)	0.023
Private sector, employment 500+	-0.028**	-0.021 (0.015)	-0.010 (0.023)	-0.032** (0.014)	0.023	-0.036** (0.016)	0.027
Publicly held company	0.035* (0.021)						
Government	-0.021 (0.029)						
Federal Contractor	0.027*	0.030* (0.016)	0.011 (0.027)				
P-value for test of disability interactions:							
Joint test of all employment size categories	0.007	0.008	0.709	0.008	0.630	0.002	0.564
Employment<15 size category	0.005	0.007	0.882	0.028	0.569	0.013	0.813
Joint test of all except smallest size category	0.035	0.037	0.549	0.026	0.524	0.010	0.408
Observations	6,015	4,842	1,005	3,933	2,082	3,351	1,491

All regressions include controls for applicant names (11 dummies), employment size (4 dummies, including one for unknown size plus disability interaction), publicly held, government, multiestablishment, and industry (7 dummies). Descriptive statistics are in Table A1.

Table 3 (continued)							
Based on probit regressions. Figures represent changes	in probability						
Dep. Var.:	in production y	<u> </u>	Callba	ck for intervie	W	J.	
	All firms	Closely held	Publicly held	Not federal contractor	Federal contractor		Closely-held Federal contractor
Disability interactions with:	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Private sector, employment<15	-0.016*** (0.005)	-0.016*** (0.006)	٨	-0.013** (0.006)	-0.018* (0.009)	-0.016** (0.007)	-0.016* (0.009)
Private sector, employment 15-99	0.017*	0.015 (0.010)	۸	0.026**	0.002 (0.012)	0.025*	-0.003 (0.010)
Private sector, employment 100-499	-0.002 (0.007)	-0.001 (0.009)	0.001 (0.011)	-0.006 (0.008)	0.008 (0.013)	-0.009 (0.008)	0.026
Private sector, employment 500+	0.002 (0.010)	0.004 (0.012)	0.005 (0.012)	0.007 (0.014)	0.000 (0.011)	0.009 (0.019)	-0.003 (0.010)
Publicly held company	0.013 (0.014)						
Federal Contractor	-0.002 (0.007)	-0.005 (0.009)	-0.001 (0.009)				
P-value for test of disability interactions:							
Joint test of all employment size categories	0.009	0.026	0.919	0.039	0.392	0.027	0.322
Employment<15 size category	0.002	0.005	^	0.027	0.054	0.012	0.078
Joint test of all except smallest size category	0.351	0.507	0.919	0.167	0.942	0.205	0.668
Observations	6,015	4,842	1,005	3,933	2,082	3,351	1,491
* p<.10 * p<.05 *** p<.01 (Std. errors in parentheses) ^ Insufficient positive responses in these categories for	probit estima		(2.1				

All regressions include controls for applicant names (11 dummies), employment size (4 dummies, including one for unknown size plus disability interaction), publicly held, government, multiestablishment, and industry (7 dummies). Descriptive statistics are in Table A1.

		Any employ	er intere	est			Callback fo	r intervie	w		Sample	size
	No disability	Disability	Gap	(p-value)		No disability	Disability	Gap	(p-value)		No disability	Disability
	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)		(9)	(10)
Novice applicants												
Employment size, private sector												
Employment<15	4.1%	4.9%	0.008	(0.653)		2.0%	1.4%	-0.006	(0.553)		197	431
Employment 15-99	6.5%	4.8%	-0.017	(0.320)		1.1%	2.4%	0.012	(0.247)		261	461
Employment 100-499	6.9%	4.9%	-0.020	(0.282)		2.6%	2.1%	-0.005	(0.708)		231	466
Employment 500+	5.1%	4.1%	-0.010	(0.517)		0.7%	1.8%	0.010	(0.241)		275	513
Ownership												
Closely held	6.0%	4.6%	-0.015	(0.125)		1.7%	1.8%	0.001	(0.834)		813	1,574
Publicly held	4.0%	4.8%	0.008	(0.693)		1.1%	2.1%	0.009	(0.443)		174	334
Government	2.6%	7.4%	0.048	(0.300)		0.0%	4.4%	0.044	(0.183)		39	68
Federal Contractor												
No	6.4%	4.3%	-0.020	(0.051)	*	1.6%	2.0%	0.004	(0.564)		675	1,248
Yes	4.0%	5.4%	0.014	(0.337)		1.4%	1.9%	0.005	(0.565)		350	729
Experienced applicants												
Employment size, private sector												
Employment<15	12.2%	5.1%	-0.072	(0.001)	***	7.9%	2.1%	-0.058	(0.000)	***	229	475
Employment 15-99	6.8%	5.6%	-0.013	(0.473)		2.1%	3.5%	0.014	(0.252)		292	518
Employment 100-499	6.1%	5.1%	-0.010	(0.595)		3.0%	3.0%	-0.001	(0.966)		230	469
Employment 500+	5.5%	4.2%	-0.014	(0.424)		2.1%	1.4%	-0.007	(0.474)		235	432
Ownership												
Closely held	8.1%	5.1%	-0.031	(0.003)	***	4.1%	2.7%	-0.014	(0.070)	*	836	1,620
Publicly held	4.0%	5.0%	0.010	(0.619)		1.1%	1.5%	0.004	(0.709)		176	323
Government	21.4%	4.5%	-0.169	(0.050)	**	0.0%	2.3%	0.023	(0.569)		14	44
Federal Contractor												
No	7.8%	4.5%	-0.033	(0.001)	***	3.7%	2.6%	-0.011	(0.595)		680	1330
Yes	7.2%	6.1%	-0.011	(0.473)		3.2%	2.3%	-0.009	(0.424)		346	657

		Any emplo	yer inter	est		(	Callback for	intervie	w		Sample	size
	No disability	Disability	Gap	(p-value)		No disability	Disability	Gap	(p-value)		No disability	Disability
	(1)	(2)	(3)	(4)		(5)	(6)	(7)	(8)		(9)	(10)
Disability=SCI	, ,		• •			, ,		• •				•
Employment size, private sector												
Employment<15	8.5%	3.2%	-0.052	(0.001)	***	5.2%	1.3%	-0.039	(0.001)	***	426	466
Employment 15-99	6.7%	5.3%	-0.014	(0.328)		1.6%	2.8%	0.012	(0.185)		553	495
Employment 100-499	6.5%	4.3%	-0.022	(0.142)		2.8%	2.3%	-0.005	(0.597)		461	483
Employment 500+	5.3%	6.4%	0.012	(0.441)		1.4%	2.3%	0.009	(0.281)		510	481
Ownership												
Closely held	7.1%	4.7%	-0.024	(0.004)	***	2.9%	2.1%	-0.008	(0.156)		1,649	1,639
Publicly held	4.0%	5.2%	0.012	(0.472)		1.1%	2.1%	0.010	(0.312)		350	330
Government	7.5%	6.0%	-0.015	(0.755)		0.0%	2.0%	0.020	(0.301)		53	50
Federal Contractor												
No	7.1%	4.1%	-0.030	(0.000)	***	2.7%	2.2%	-0.005	(0.029)	**	1355	1334
Yes	5.6%	6.3%	0.007	(0.688)		2.3%	2.0%	-0.003	(0.535)		696	685
Disability=Asperger's												
Employment size, private sector												
Employment<15	8.5%	6.8%	-0.016	(0.365)		5.2%	2.3%	-0.029	(0.024)	**	426	440
Employment 15-99	6.7%	5.2%	-0.015	(0.301)		1.6%	3.1%	0.015	(0.116)		553	484
Employment 100-499	6.5%	5.8%	-0.008	(0.634)		2.8%	2.9%	0.001	(0.959)		461	452
Employment 500+	5.3%	1.7%	-0.036	(0.003)	***	1.4%	0.9%	-0.005	(0.451)		510	464
Ownership												
Closely held	7.1%	5.0%	-0.021	(0.011)	**	2.9%	2.4%	-0.005	(0.414)		1,649	1,555
Publicly held	4.0%	4.6%	0.006	(0.706)		1.1%	1.5%	0.004	(0.661)		350	327
Government	7.5%	6.5%	-0.011	(0.818)		0.0%	4.8%	0.048	(0.105)		53	62
Federal Contractor												
No	7.1%	4.8%	-0.023	(0.015)	**	2.7%	2.5%	-0.002	(0.791)		1355	1244
Yes	5.6%	5.1%	-0.005	(0.698)		2.3%	2.1%	-0.002	(0.840)		696	701
* p<.10 * p<.05 *** p<.01												
SCI = spinal cord injury												

Table 6: Predicting Employer Response by Disability Type and Experience Level

Based on probit regressions with "any employer interest" or "callback for interview" as dependent variable. Figures represent changes in probability.

Dep. Var.:		Any employ	er interest			Callback for	interview	
	Experie	ence level	Disabilit	ty type^	Experi	ence level	Disabili	ty type^
	Novice	Experienced	SCI	Asperger's	Novice	Experienced	SCI	Asperger's
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
isability interactions with:								
Private sector, employment<15	0.005	-0.043***	-0.042***	-0.016	-0.004	-0.023***	-0.017***	-0.011*
	(0.020)	(0.012)	(0.012)	(0.013)	(0.009)	(0.007)	(0.005)	(0.006)
Private sector, employment 15-99	-0.019	-0.017	-0.018	-0.020	0.020	0.018	0.017	0.020*
	(0.015)	(0.015)	(0.013)	(0.013)	(0.014)	(0.014)	(0.011)	(0.011)
Private sector, employment 100-499	-0.024*	-0.018	-0.028**	-0.019	-0.001	-0.001	-0.004	0.002
	(0.015)	(0.017)	(0.013)	(0.014)	(0.009)	(0.012)	(0.008)	(0.009)
Private sector, employment 500+	-0.026	-0.028	-0.009	-0.051***	0.020	-0.008	0.010	-0.006
	(0.016)	(0.018)	(0.016)	(0.014)	(0.018)	(0.013)	(0.012)	(0.011)
Publicly held company	0.027	0.042	0.024	0.060**	0.006	0.020	0.013	0.015
	(0.028)	(0.031)	(0.024)	(0.029)	(0.016)	(0.025)	(0.015)	(0.017)
Government	0.045	-0.049**	-0.024	-0.020	۸۸	۸۸	۸۸	۸۸
	(0.064)	(0.024)	(0.034)	(0.033)				
Federal contractor	0.038*	0.020	0.033*	0.023	-0.004	-0.005	-0.005	-0.005
	(0.021)	(0.019)	(0.017)	(0.017)	(0.010)	(0.011)	(0.008)	(0.008)
-value for test of disability interactions:								
Joint test of all employment size categories	0.528	0.048	0.007	0.009	0.507	0.016	0.006	0.111
Employment<15 size category	0.657	0.003	0.001	0.337	0.668	0.002	0.001	0.048
Joint test of all except smallest size category	0.445	0.727	0.352	0.005	0.396	0.496	0.347	0.309
Observations	3,002	3,013	4,070	3,996	2,895	2,955	3,967	3,881

<sup>^</sup> Regressions by disability type include applicants without disabilities as control group.

All regressions include controls for applicant names (11 dummies), employment size (4 dummies, including one for unknown size plus disability interaction), publicly held, government, multiestablishment, and industry (7 dummies). Descriptive statistics are in Table A1.

<sup>^^</sup> Too few callbacks by government employers to estimate probit effects.

Table 7: State Disability Discrimination Laws		
	Accommodations not required	Accommodations required
DDL covers only public employers	AL, MS	
DDL covers private employers with		
1+ employees	SD	AK, CO, DC, HI, IL, ME, MI, MN, MT, ND, NJ, VA, VT, WI
2 or more employees		WY
3 or more employees		СТ
4 or more employees		IA, KS, NM, NY, OH, PA, RI
5 or more employees		CA, ID
6 or more employees		MA, MO, NH, OR
8 or more employees	TN	WA
9 or more employees	AR	
12 or more employees		WV
15 or more employees	GA, NV	AZ, DE, FL, IN, KY, MD, NC, NE, OK, SC, TX, UT
20 or more employees		LA
Number of job applications to employers:	All employers	Small employers (not covered by ADA)
Not covered by state DDL	723	670
Covered by state DDL not requiring accoms.	266	6
Covered by state DDL requiring accoms.	4891	657
DDL = disability discrimination law		

Based on probit regressions with "any e	emplover int	erest" or "c	allback for	interview" as d	ependent v	ariable. Fig	ures represe	nt changes in pr	obability.	
Dep. Var.:	, , , , , , , , , , , , , , , , , , , ,		oyer interes				for interviev		Means	(s.d.)
	All firms	All firms	All firms	Small firms (not covered by ADA)	All firms	All firms	All firms	Small firms (not covered by ADA)	All firms	Small firms
Diag bility.	(1)	(2)	(3)	(4)	(5)	(6)	(7)	-0.037***	(9)	(10)
Disability	-0.015**	-0.011	-0.011	-0.021	-0.001	-0.036***	-0.036***		0.659	0.68
Disability interactions with:	(0.006)	(0.018)	(0.018)	(0.018)	(0.004)	(0.014)	(0.014)	(0.014)	(0.474)	(0.466
ADA coverage		0.032*	0.032*			0.026***	0.026***		0.505	0.00
		(0.018)	(0.018)			(0.010)	(0.010)		(0.500)	0.000
State DDL coverage		-0.034		-0.020		0.009		0.010	0.578	0.34
		(0.024)		(0.022)		(0.013)		(0.014)	(0.494)	(0.476
State DDL coverage not requiring accoms.			-0.023	۸			-0.003	٨	0.032	0.00
			(0.032)				(0.021)		(0.176)	(0.055
State DDL coverage requiring			-0.034	۸			0.010	۸	0.546	0.34
			(0.024)				(0.013)		(0.498)	(0.475
State DDL coverage		0.026*		0.025		0.009		0.010	0.878	0.49
		(0.015)		(0.018)		(0.008)		(0.009)	(0.328)	(0.500
State DDL coverage not requiring accoms.			0.024				0.026		0.045	0.00
			(0.037)				(0.025)		(0.207)	(0.067
State DDL coverage requiring accoms.			0.027*				0.009		0.833	0.49
			(0.016)				(0.008)		(0.373)	(0.500
Observations	6,015	5,879	5,879	1,332	6,015	5,879	5,879	1,332	6,015	1,332
* p<.10 * p<.05 *** p<.01 (Std. errors		,								
SCI = spinal cord injury; DDL = disability	discriminati	ion law								

<sup>^</sup> State DDLs could not be broken out by accommodation requirements for small firms due to insufficient observations (n=6 for DDLs not requiring accommodation)

Restricted to private companies in s	states with at	least two dis	ability and tw	vo non-disab	ility observa	tions above a	and below d	sability law t	hreshold	
		Any employ	er interest			Callback fo	r interview		Mean	s (s.d.)
	_	ence in rences	Regre discon		Differe differ		_	ession etinuity		
	<100	<30	<100	<30	<100	<30	<100	<30	<100	<30
	employees		employees			emplovees			employees	emplovees
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Disability	-0.0147	-0.0132	0.0097	0.0122	-0.0307**	-0.0314**	-0.0071	-0.0060	0.654	0.66
,	(0.0178)	(0.0174)	(0.0359)	(0.0343)	(0.0122)	(0.0118)	(0.0209)	(0.0199)	(0.476)	(0.471
Employer covered by disability law	-0.0034	-0.0072	0.0383	0.0457	-0.0172	-0.0144	0.0217	0.0460	0.682	0.51
	(0.0241)	(0.0290)	(0.0447)	(0.0482)	(0.0165)	(0.0162)	(0.0267)	(0.0335)	(0.466)	(0.500
* disability	-0.0085	-0.0074	-0.0340	-0.0567	0.0320**	0.0360*	0.0030	-0.0236	0.446	0.35
	(0.0195)	(0.0264)	(0.0398)	(0.0423)	(0.0155)	(0.0203)	(0.0231)	(0.0347)	(0.497)	(0.478
Number of employees relative to										
threshold			-0.0061	-0.0066			-0.0045	-0.0047*	16.489	0.292
			(0.0046)	(0.0045)			(0.0030)	(0.0024)	(27.012)	(8.781
* disability			0.0035	0.0037			0.0034	0.0037	10.297	0.29
			(0.0041)	(0.0040)			(0.0026)	(0.0025)	(22.702)	(7.220
Spline for number of employees if										
above threshold			0.0059	0.0044			0.0042	-0.0000	18.681	3.62
			(0.0046)	(0.0060)			(0.0031)	(0.0033)	(25.135)	(5.706
* disability			-0.0035	-0.0003			-0.0032	0.0012	11.734	2.47
			(0.0041)	(0.0061)			(0.0028)	(0.0039)	(21.683)	(5.050
N	1,981	1,304	1,981	1,304	1,981	1,304	1,981	1,304	1,981	1,304
R-squared	0.0288	0.0396	0.0303	0.0427	0.0337	0.0418	0.0363	0.0485		
Robust standard errors in parenthes	ses									
*** p<0.01, ** p<0.05, * p<0.1										

	Table A1	: Descript	ive Stat	istics for	Regress	ions in T	ables 3	and 6										
Figures represent means, with st	d. deviati	ions in pai	renthese	es														
							Not Fe	ederal	Fed	eral	Nov	/ice	Experi	enced			Aspe	rger's
	Full sa	mple	Closel	y-held	Public	y-held	contr	actor	contr	actor	appli	cant	appli	cant	SCI dis	ability	disal	oility
Any employer response	0.055	(0.227)	0.056	(0.230)	0.046	(0.209)	0.053	(0.225)	0.057	(0.231)	0.050	(0.218)	0.059	(0.236)	0.048	(0.214)	0.049	(0.217)
Callback for interview	0.023	(0.151)	0.025	(0.156)	0.016	(0.125)	0.024	(0.154)	0.022	(0.145)	0.018	(0.134)	0.029	(0.167)	0.021	(0.144)	0.024	(0.152)
Private, employment<15	0.222	(0.415)	0.261	(0.439)	0.068	(0.251)	0.262	(0.440)	0.145	(0.352)	0.209	(0.407)	0.234	(0.423)	0.231	(0.422)	0.226	(0.418)
* disability	0.151	(0.358)	0.177	(0.382)	0.050	(0.217)	0.179	(0.383)	0.098	(0.297)	0.144	(0.351)	0.158	(0.364)	0.231	(0.422)	0.226	(0.418)
Private, employment 15-99	0.254	(0.436)	0.288	(0.453)	0.134	(0.341)	0.269	(0.443)	0.228	(0.419)	0.240	(0.427)	0.269	(0.443)	0.245	(0.430)	0.249	(0.432)
* disability	0.163	(0.369)	0.185	(0.388)	0.082	(0.275)	0.172	(0.377)	0.145	(0.352)	0.153	(0.360)	0.172	(0.377)	0.245	(0.430)	0.249	(0.432)
Private, employment 100-499	0.232	(0.422)	0.237	(0.425)	0.247	(0.432)	0.229	(0.420)	0.239	(0.426)	0.232	(0.422)	0.232	(0.422)	0.239	(0.427)	0.232	(0.422)
* disability	0.155	(0.362)	0.160	(0.366)	0.161	(0.368)	0.151	(0.358)	0.163	(0.370)	0.155	(0.362)	0.156	(0.363)	0.239	(0.427)	0.232	(0.422)
Private, employment 500+	0.242	(0.428)	0.186	(0.389)	0.549	(0.498)	0.195	(0.396)	0.331	(0.471)	0.262	(0.440)	0.221	(0.415)	0.238	(0.426)	0.239	(0.426)
* disability	0.157	(0.364)	0.121	(0.326)	0.357	(0.480)	0.124	(0.329)	0.220	(0.414)	0.171	(0.376)	0.143	(0.351)	0.238	(0.426)	0.239	(0.426)
Private, employment N/A	0.023	(0.149)	0.027	(0.163)	0.002	(0.045)	0.029	(0.168)	0.010	(0.100)	0.020	(0.141)	0.025	(0.156)	0.022	(0.146)	0.022	(0.147)
* disability	0.014	(0.119)	0.017	(0.131)	0.002	(0.045)	0.019	(0.136)	0.006	(0.079)	0.013	(0.112)	0.016	(0.127)	0.022	(0.146)	0.022	(0.147)
Publicly-held	0.167	(0.373)	0.000		1.000		0.131	(0.338)	0.236	(0.425)	0.169	(0.375)	0.166	(0.372)	0.163	(0.370)	0.168	(0.374)
* disability	0.109	(0.312)	0.000		0.652	(0.476)	0.084	(0.277)	0.158	(0.364)	0.111	(0.314)	0.107	(0.309)	0.163	(0.370)	0.168	(0.374)
Government	0.027	(0.163)	0.000		0.000		0.017	(0.128)	0.048	(0.214)	0.036	(0.185)	0.019	(0.137)	0.025	(0.155)	0.032	(0.176)
* disability	0.019	(0.135)	0.000		0.000		0.011	(0.103)	0.034	(0.180)	0.023	(0.149)	0.015	(0.120)	0.025	(0.155)	0.032	(0.176)
Federal contractor	0.346	(0.476)	0.308	(0.462)	0.488	(0.500)	0.000		1.000		0.359	(0.480)	0.333	(0.471)	0.339	(0.474)	0.360	(0.480)
* disability	0.230	(0.421)	0.204	(0.403)	0.326	(0.469)	0.000		0.666	(0.472)	0.243	(0.429)	0.218	(0.413)	0.339	(0.474)	0.360	(0.480)
Multi-establishment	0.623	(0.485)	0.601	(0.490)	0.833	(0.373)	0.583	(0.493)	0.701	(0.458)	0.639	(0.480)	0.607	(0.488)	0.608	(0.488)	0.628	(0.483)
Multi-establishment status N/A	0.027	(0.163)	0.000	0.000	0.000		0.017	(0.128)	0.048	(0.214)	0.036	(0.185)	0.019	(0.137)	0.025	(0.155)	0.032	(0.176)
(continued)																		

	Table A1	(continu	ied)															
Figures represent means,	with std. de	eviations	in parer	theses														
							Not Fe	ederal	Fed	eral	Nov	/ice	Experi	ienced			Aspei	rger's
	Full sa	mple	Close	y-held	Publicl	y-held	contr	actor	contr	actor	appli	cant	appl	icant	SCI dis	ability	disal	bility
Ag, mining, construction	0.057	(0.233)	0.053	(0.224)	0.088	(0.284)	0.051	(0.220)	0.069	(0.254)	0.057	(0.231)	0.058	(0.234)	0.054	(0.226)	0.057	(0.231)
Manufacturing	0.094	(0.291)	0.075	(0.263)	0.200	(0.400)	0.072	(0.259)	0.134	(0.340)	0.086	(0.280)	0.102	(0.302)	0.093	(0.290)	0.088	(0.284)
Trade	0.140	(0.347)	0.136	(0.343)	0.183	(0.387)	0.136	(0.343)	0.148	(0.356)	0.147	(0.354)	0.134	(0.341)	0.134	(0.340)	0.142	(0.350)
Finance/insurance	0.081	(0.273)	0.074	(0.261)	0.129	(0.335)	0.091	(0.288)	0.061	(0.240)	0.085	(0.279)	0.077	(0.266)	0.081	(0.273)	0.082	(0.274)
Prof. services	0.190	(0.392)	0.216	(0.411)	0.097	(0.297)	0.200	(0.400)	0.171	(0.377)	0.178	(0.383)	0.201	(0.401)	0.199	(0.399)	0.181	(0.386)
Health care	0.120	(0.325)	0.138	(0.345)	0.051	(0.219)	0.131	(0.338)	0.098	(0.297)	0.130	(0.336)	0.110	(0.312)	0.124	(0.329)	0.116	(0.320)
Other industry	0.291	(0.454)	0.308	(0.462)	0.252	(0.435)	0.301	(0.459)	0.271	(0.445)	0.282	(0.450)	0.299	(0.458)	0.291	(0.454)	0.302	(0.459)
Applicant 1	0.083	(0.276)	0.084	(0.277)	0.078	(0.269)	0.080	(0.272)	0.089	(0.285)	0.167	(0.373)	0.000		0.046	(0.209)	0.057	(0.231)
Applicant 2	0.083	(0.275)	0.085	(0.279)	0.071	(0.256)	0.081	(0.273)	0.086	(0.280)	0.000		0.165	(0.371)	0.074	(0.262)	0.098	(0.298)
Applicant 3	0.085	(0.278)	0.085	(0.280)	0.087	(0.283)	0.090	(0.286)	0.074	(0.263)	0.000		0.169	(0.375)	0.069	(0.254)	0.074	(0.262)
Applicant 4	0.083	(0.277)	0.085	(0.279)	0.078	(0.269)	0.088	(0.283)	0.075	(0.263)	0.000		0.167	(0.373)	0.100	(0.299)	0.078	(0.268)
Applicant 5	0.084	(0.278)	0.082	(0.275)	0.094	(0.292)	0.087	(0.281)	0.079	(0.270)	0.000		0.168	(0.374)	0.110	(0.314)	0.073	(0.260)
Applicant 6	0.083	(0.276)	0.082	(0.275)	0.079	(0.271)	0.081	(0.273)	0.088	(0.283)	0.167	(0.373)	0.000		0.131	(0.337)	0.064	(0.244)
Applicant 7	0.083	(0.276)	0.085	(0.279)	0.080	(0.272)	0.084	(0.278)	0.081	(0.272)	0.000		0.166	(0.372)	0.074	(0.262)	0.075	(0.263)
Applicant 8	0.083	(0.276)	0.084	(0.277)	0.084	(0.278)	0.081	(0.273)	0.086	(0.281)	0.000		0.166	(0.372)	0.074	(0.262)	0.103	(0.304)
Applicant 9	0.084	(0.277)	0.082	(0.275)	0.091	(0.288)	0.083	(0.275)	0.086	(0.280)	0.168	(0.374)	0.000		0.133	(0.340)	0.056	(0.230)
Applicant 10	0.084	(0.277)	0.080	(0.272)	0.101	(0.302)	0.080	(0.271)	0.091	(0.287)	0.168	(0.374)	0.000		0.053	(0.225)	0.141	(0.348)
Applicant 11	0.082	(0.274)	0.083	(0.276)	0.076	(0.266)	0.082	(0.274)	0.082	(0.275)	0.164	(0.370)	0.000		0.068	(0.252)	0.058	(0.233)
Applicant 12	0.083	(0.276)	0.081	(0.273)	0.077	(0.267)	0.083	(0.277)	0.083	(0.275)	0.167	(0.373)	0.000		0.067	(0.251)	0.124	(0.330)
Sample size	6016		4843		1007		3933		2082		3003		3013		2019		1945	