



Workforce 2020: People with disabilities

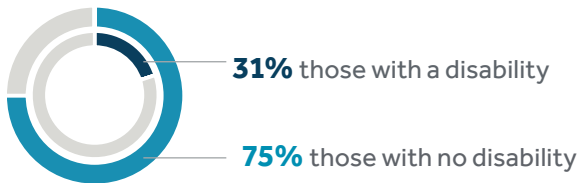
Embracing disability wisdom in the workplace

A majority of employers do not support people with disabilities in their recruiting efforts, work arrangements, or benefits policies and services. However, like most workers but to a greater degree, those with disabilities who do feel supported by their employer's policies, culture, and environment are more loyal.

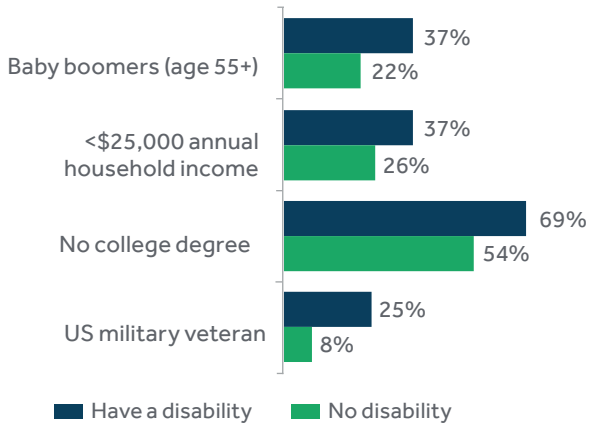
A growing workforce segment

Six million people with disabilities are employed in the US, a number that has grown over the last decade.

Employment rate: people between ages 16-64



Demographic differences among full-time workers



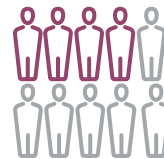
People with a disability report lower well-being

Percent self-reporting "excellent" or "very good" health:

	Have a disability	No disability
Financial health	29%	47%
Physical health	16%	38%
Emotional health	26%	37%

Opportunities for inclusivity

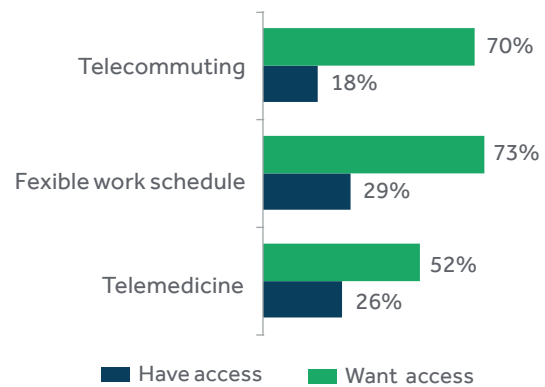
Some employers are creating spaces for employees with disabilities to thrive, but more needs to be done.



4 in 10 workers with a disability feel their employer is making adequate workplace accommodations

Top three desired benefits offering greater flexibility

Percent of workers with a disability:



Workplace support drives loyalty

Those who strongly agree that their employer is making adequate accommodations are...



2X more likely to prefer to stay with their employer compared to those who don't feel supported

Depression is the leading cause of disability claims in the US¹



1 in 4 adults are dealing with mental health or substance abuse issues



1 in 4 adults want mental health counseling and substance abuse rehabilitation services as a workplace benefit



50% of employers offer an Employee Assistance Program (EAP) but awareness and utilization is low

Addressing the needs of workforce 2020

Organizations can best support caregivers by establishing policies and providing access to benefits and resources that are inclusive and contribute to improved health and productivity. Below are benefits that can have a positive impact.



Paid Leave

- **Paid time off (PTO)** programs, that group time off reasons into a single category
- **Paid family and medical leave** for parental bonding or to care for sick/injured loved ones
- **Paid sick leave**



Flexible Work Arrangements

- **Telecommuting** options contingent upon an individual's personal needs, job function, or ability to perform
- **Flexible scheduling** to accommodate their personal situation, such as caregiving responsibilities, health conditions, or transportation needs



Well-being Resources

- **Employee assistance** programs offer services such as mental health and substance abuse counseling
- **Wellness initiatives**
- **Health savings accounts (HSA) and health reimbursement arrangements (HRA)** help reduce out-of-pocket medical costs
- **College savings and student loan reimbursement** plans



Inclusive Policies & Communications

- Create **benefits communications** that are **inclusive** of all workers
- **Training** to help avoid misunderstandings or discrimination
- Reinforce and review recommendations from the Equal Employment Opportunity Commission (EEOC) to ensure compliance **with nondiscrimination guidelines**



Access to Virtual Services

- **Telehealth and teledentistry** offer medical and dental consultations, evaluations, diagnosis, and treatment
- **Referral services** and online resources for information on adult care or child daycare facilities, government financial assistance programs, support groups, and in-home care
- **Health concierge** or healthcare advocates can help address healthcare issues during business hours



The Guardian Life Insurance Company of America

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¹Depression is Leading Cause of Ill Health and Disability, World Health Organization, January 2020.

Unless otherwise noted, the source of all information in this report is from the Guardian Workplace Benefits Study 8th Annual (2020). The Guardian Life Insurance Company of America (Guardian), New York, NY. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.