

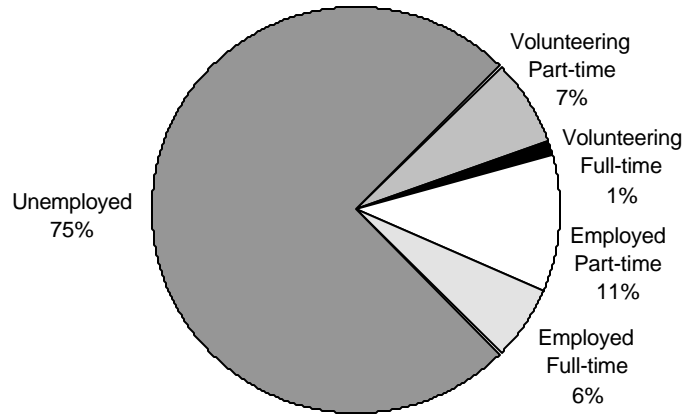


# Consumers, Employment, & Income



**I. Are you currently working or doing volunteer work?  
Do you get paid for the work you do?  
Is it full-time or part-time work?**

A. Employment characteristics of consumers



B. Differences between employed and unemployed consumers (Chi-Square and Mann-Whitney U tests)

- Employed consumers rated themselves as being less concerned about symptoms of anxiety, depression, and psychoticism than unemployed consumers.
- Case managers rated employed consumers higher in functioning skills and higher in social skills than unemployed consumers.
- Non-minority consumers (28.5%,  $n = 71$ ) were significantly more likely than minority consumers (13.5%,  $n = 10$ ) to be employed,  $\chi^2(1, N = 323) = 6.06, p = .01$ .

C. Longitudinal Results

- Employment patterns have remained fairly stable throughout the course of SIS and LCO. There was a significant increase in percent of consumers working or volunteering between Time 1 and Time 2 (Cochran Q (df=3) = 31.17,  $p < .000$ ). However, this may be related to the way that these questions were worded in the first year of SIS. At Time 1, consumers were asked whether they were employed. In the following years, consumers were asked whether they worked or volunteered. Alternatively, this increase may reflect increased awareness of employment needs and benefits of employment to consumers.

	SIS			LCO
	Time 1 1991 ( $n = 456$ )	Time 2 1992 ( $n = 408$ )	Time 3 1993 ( $n = 382$ )	Time 4 1995 ( $n = 323$ )
Not Working	86%	75%	73%	75%
Working	10%	16%	16%	14%
Volunteering	5%	9%	11%	10%

## II. Would you like to be working?

- A. Of the consumers who are not working or volunteering, most would like to be working.
- 57% (n=135 of 237) would like to be working
  - 29% (n=68 of 237) would not like to be working
  - 14% (n=34 of 237) stated that maybe they would like to be working
- B. If you would like to be working, what is stopping you from working? (n=149 of 242):
- Unable to work due to physical problems (26%, n=38)
  - Unable to work due to mental illness (15%, n=23)
  - Difficulty finding a job and getting hired (12%, n=18)
  - Fear, perceived inability, workplace flexibility issues (11%, n=16)
  - Lack of education and training (8%, n=12)
  - Transportation problems, location issues (7%, n=11)
  - Miscellaneous (less than 5%)
    - Fear of losing current entitlement benefits (4%, n=6)
    - Medication issues (2%, n=3)
    - Age, amount of time since last job (3%, n=5)
    - Doctor, family members object to consumer working (3%, n=5)
    - Unaware of opportunities (n=1)
- C. If you would not like to be working, tell me more about that (n=71):
- Perceived inability to find employment, maintain employment, and do work (23%, n=16)
  - Physical problems (17%, n=12)
  - Don't feel like it, happy with current situation (14%, n=10)
  - Mental illness (11%, n=8)
  - Age, worked when younger, want to relax (11%, n=8)
  - Fear of losing current entitlement benefits (6%, n=4)
  - Other responsibilities (6%, n=4)
    - Care of family members
  - Stress (4%, n=3)
  - No previous work experience (4%, n=3)
  - Laziness (n=1)
  - Doctor objects to consumer working (n=1)
- D. If you maybe would like to be working, tell me more about that (n=36):
- Perceived inability to do work, workplace flexibility issues (25%, n=9)
    - Need to be near a bathroom
    - Could work if able to listen to music
    - Depends on the job
  - Physical problems (17%, n=6)
  - Mental illness (14%, n=5)
  - Fear of losing current entitlement benefits (14%, n=5)
  - Lack of education/training (11%, n=4)
  - Age, amount of time since last job (n=2)

## III. Are you currently involved in any type of skills training or some type of educational class or school?

- A. Only 10% (n = 32 of 322) are currently involved in skills training, educational classes or school.
- Of those consumers who are unemployed, only 5% (n = 12) are currently involved in some type of skills training, educational class, or school
- B. Longitudinal Results

- The percentage of consumers involved in some type of skills training, educational class, or school was roughly the same across the 4 years of the SIS/LCO study. Comparisons between years were not significant.

#### IV. How important is it for you to work or volunteer?

0 .....1 .....2 .....3 .....4  
 Not at all Important      A Little Bit Important      Moderately Important      Quite Important      Extremely Important

- A. On average, consumers rated working or volunteering as moderately important ( $M = 2.11$ ,  $n = 319$ ).
- B. There was a significant difference between 4-County consumers and Adams-Lawrence-Scioto (ALS) consumers with regard to importance of employment.
  - 4-County consumers ( $M = 2.52$ ) rated employment as being significantly more important than ALS consumers ( $M = 1.79$ ),  $F(3, 307) = 3.52$ ,  $p = .02$  (One-way ANOVA with Bonferroni correction). Recent census data suggests that the 4-County area has a higher number of employers and a higher percent of paid employees than the ALS area.
  - Similarly, the LCO results show that there are more consumers employed in the 4-County area (30%,  $n = 23$  of 76) than in the ALS area (11%,  $n = 11$  of 97). Therefore, employment may be viewed as more important to consumers in 4-County due to the availability of jobs and community norms regarding

employment.

#### V. What is your total monthly income?

- A. On average, consumers reported small monthly incomes.
  - The total monthly incomes reported by consumers ranged from \$0 - \$2300.
  - The mean total monthly income reported was \$584 ( $n = 278$ ).
  - The median total monthly income reported was \$474 ( $n = 278$ ).
- B. There was a significant difference between males and females with regard to monthly income.
  - Males ( $M = \$651$ ) reported significantly higher monthly income than females ( $M = \$540$ ),  $t(274) = 2.54$ ,  $p = .01$  (Independent samples  $t$ -test).

#### C. Longitudinal Results

- Across the 4 years of SIS/LCO study, the monthly income reported by consumers has increased.

	SIS			LCO
	Time 1	Time 2	Time 3	Time 4
	1991	1992	1993	1995
	( $n = 392$ )	( $n = 352$ )	( $n = 335$ )	( $n = 278$ )
Avg Mnthly Income	\$495	\$532	\$538	\$584

#### VI. Where does your money or income come from?

- A. Disability benefits, other sources of income (such as food stamps), and family, spouse, and friends were the most frequently reported sources of income for consumers.
  - 91% ( $n = 291$ ) - disability benefits (SSI or SSDI)
  - 62% ( $n = 198$ ) - other sources (food stamps, Medicaid, Medicare, etc.)
  - 21% ( $n = 68$ ) - family, spouse, or friends
  - 16% ( $n = 51$ ) - wages/salary from a job
  - 15% ( $n = 48$ ) - welfare
  - 10% ( $n = 31$ ) - retirement benefits, pension
  - 4% ( $n = 12$ ) - the streets
- B. Comparisons between specific board areas indicated the following results (Goodman's Simultaneous Confidence Interval test):
  - 4-County consumers were more likely than ALS consumers to indicate wages/salary as a source of income.
  - Montgomery consumers were more likely than consumers in all other areas to indicate welfare as a source of income.

**VII. How do you feel about . . .**  
**the amount of money you get?**  
**what you have to pay for basic necessities (food, housing, clothing)?**  
**how comfortable and well-off you are financially?**  
**how much money you have to spend for fun?**

1 2 ..... 3 ..... 4 ..... 5 ..... 6 ..... 7  
Terrible Unhappy Mostly Mixed Mostly Pleased Delighted  
Dissatisfied Satisfied

- A. On average, consumers have mixed feelings about their financial situation.
- Amount of money you get ( $\bar{M} = 4.14$ ,  $n = 320$ )
  - What you have to pay for basic necessities such as food, housing, and clothing ( $\bar{M} = 4.03$ ,  $n = 313$ )
  - How comfortable and well-off you are financially ( $\bar{M} = 3.91$ ,  $n = 316$ )
  - How much you have to spend for fun ( $\bar{M} = 4.14$ ,  $n = 319$ )
  - Overall finances scale - ( $\bar{M} = 3.97$ ,  $n = 318$ )
- B. There was a significant difference between age groups with regard to how consumers felt about how much they have to pay for basic necessities (Kruskal-Wallis One-Way ANOVA by Ranks).
- Younger consumers rated the amount they have to pay for basic necessities more favorably than older consumers,  $\eta^2(1, N = 310) = 6.75$ ,  $p = .01$ .
- C. There was a significant difference between males and females with regard to how they felt about what they have to pay for basic necessities and how comfortable and well-off they are financially (Mann-Whitney U tests, and Wilcoxon Rank Sum W tests).
- Male consumers had more favorable feelings than female consumers. This difference may be related to differences between males and females with regard to housing and caring for children. Our results indicate that females receive less income, have more children, and live on their own more often than males. As a result, females may be less satisfied with their financial situation than males. See Results Update Number 3 for further housing information.
- D. Longitudinal Results
- There was a significant improvement over time in consumers' ratings of how they feel about the amount of money they have to spend for fun from 3.43 in 1991 to 4.14 in 1995,  $\eta^2(3) = 9.44$ ,  $p < .05$  (Friedman Two-Way ANOVA).
  - Ratings on the amount of money consumers have for fun were related to various outcomes including: general quality of life ratings ( $r = .32$ ,  $p < .05$ ), feelings about general physical health ( $r = .35$ ,  $p < .05$ ), self-esteem ( $r = .32$ ,  $p < .05$ ), and consumers' symptomatology ratings (anxiety,  $r = -.25$ ,  $p < .05$ ; depression,  $r = -.36$ ,  $p < .05$ ; psychoticism,  $r = -.22$ ,  $p < .05$ ). Consumers' feelings about the amount of money they have to spend for fun were also related to anxiety ratings ( $r = -.13$ ,  $p < .05$ ) and depression ratings ( $r = -.18$ ,  $p < .05$ ) made by managers.

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**VIII. How important is it for you to have control over your money?**

0 ..... 1 ..... 2 ..... 3 ..... 4  
Not at all Important A Little Bit Important Moderately Important Quite Important Extremely Important

- A. On average, consumers rated having control over their money as quite important ( $\bar{M} = 3.01$ ,  $n = 320$ ).
- B. On average, consumers without payees ( $M = 3.18$ ,  $n = 154$ ) rated having control over their money as significantly more important than consumers with payees ( $M = 2.72$ ,  $n = 78$ ),  $t(230) = -2.78$ ,  $p = .01$  (Independent Samples *t*-test).

