



TIE THAT BINDS

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ATTITUDE IS THE REAL DISABILITY



ABLE Act Update:

The ABLE Act creates a new savings account for families with people with disabilities. These tax-preferred accounts allow families to save for future disability related expenses without losing Medicaid and Social Security benefits.

Many families are wondering when they can create their ABLE accounts. The Secretary of the Treasury must issue regulations or other guidance sometime between now and mid-June. Once the regulations have been approved, each state will then decide whether to offer an ABLE account, and if so, whether it will be state-run or managed by another entity, such as a financial services firm. A state could also opt to contract with another state and allow its residents to use an ABLE program from another state.

Mental Illness

Mental illness leads to more lost workdays than arthritis and back pain. Then, why don't employers make similar workplace accommodations for it? Early detection and treatment can prevent a crisis and reduce employer's health costs down the road. Employers and Human Resource professionals are in unique positions to help reduce the stigma that accompanies mental illness. After arming themselves with the current and best practices, they can educate others in the workplace.

As we introduce employers to our employment programs, one of the benefits of working with the disability field is that we can bring the current and best practices to the attention of employers. Is this a piece of your presentation you use when approaching employers?

Employment Rate

We hear about unemployment rates. Sometimes we feel good about the employment rate and the economy is getting better. Other times we hear the unemployment rate has gone down and we know many of our friends are not working. We just can't figure it out. Below is a table from the Bureau of Labor Statistics on February 6, 2015. It shows that the percentage of people not employed (the official number) is 5.7%. That is line U-3. Now when you look at line U-6, you see 11.3% unemployed. That is a big discrepancy. I think that line U-3 is a report of people who are receiving unemployment checks as it relates to the entire workforce. When you look at line

U-6, you are looking at people who have given up looking, are no longer looking for work and are discouraged workers.

Measure	Not seasonally adjusted			Seasonally adjusted					
	Jan. 2014	Dec. 2014	Jan. 2015	Jan. 2014	Sept. 2014	Oct. 2014	Nov. 2014	Dec. 2014	Jan. 2015
U-1 Persons unemployed 15 weeks or longer, as a percent of the civilian labor force	3.5	2.5	2.7	3.4	2.8	2.8	2.7	2.6	2.7
U-2 Job losers and persons who completed temporary jobs, as a percent of the civilian labor force	4.0	2.8	3.1	3.4	2.9	2.8	2.9	2.8	2.7
U-3 Total unemployed, as a percent of the civilian labor force (official unemployment rate)	7.0	5.4	6.1	6.6	5.9	5.7	5.8	5.6	5.7
U-4 Total unemployed plus discouraged workers, as a percent of the civilian labor force plus discouraged workers	7.5	5.8	6.5	7.1	6.3	6.2	6.2	6.0	6.1
U-5 Total unemployed, plus discouraged workers, plus all other persons marginally attached to the labor force, as a percent of the civilian labor force plus all persons marginally attached to the labor force	8.6	6.7	7.4	8.1	7.3	7.1	7.1	6.9	7.0
U-6 Total unemployed, plus all persons marginally attached to the labor force, plus total employed part time for economic reasons, as a percent of the civilian labor force plus all persons marginally attached to the labor force	13.5	11.1	12.0	12.7	11.7	11.5	11.4	11.2	11.3

NOTE: Persons marginally attached to the labor force are those who currently are neither working nor looking for work but indicate that they want and are available for a job and have looked for work sometime in the past 12 months. Discouraged workers, a subset of the marginally attached, have given a job-market related reason for not currently looking for work. Persons employed part time for economic reasons are those who want and are available for full-time work but have had to settle for a part-time schedule. Updated population controls are introduced annually with the release of January data.

The Office of Disability Employment Policy reports that the Labor Force Participation rate in January 2015 for people with disabilities is 19.6%. To me that means that 80.4% of people with disabilities are not participating in the labor force (or unemployed). Can you imagine the political climate if 80% of the work force was unemployed or not participating in the labor force!!

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May you always have work for your hands to do.

May your pockets always hold a coin or two.

May the sun shine bright on your window pane,

May the rainbow be certain to follow the rain.

May the hand of a friend always be near you.

-an Irish blessing