

Income: A Framework for Conceptualizing the Career Development of Persons with Disabilities

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Existing theories of career development have been criticized in the rehabilitation literature for having questionable applicability to persons with disabilities. Given the diversity of disabilities and of persons with disabilities, the authors doubt that a generally applicable theory can be developed. They propose a viable alternative to guide rehabilitation counseling practice: a framework that posits that the career development of individuals (including those with disabilities) at any given point in their lives can be classified into one or more statuses, each of which calls for different interventions. These statuses form the acronym INCOME: Imagining, informing, Choosing, Obtaining, Maintaining, and Exiting.

The purpose of this article is to propose a framework for conceptualizing career development that is applicable to persons with disabilities. Conte (1983) pointed out that no existing theory of career development adequately took into consideration the particular needs of persons with disabilities. Consequently, these theories were of questionable use in describing, predicting, or facilitating the career development of persons with disabilities. Both Conte and Curnow (1989) indicated there were three factors in the lives of persons with disabilities (particularly persons with precareer onset disabilities) that rendered existing theories inapplicable to them: (a) limitations in early career exploratory experiences, (b) limited opportunities to develop decision-making abilities, and (c) a negative self-concept resulting from societal attitudes toward persons with disabilities. Over the past decade, several attempts have been made to create a process model of career development that would address these issues (Hershenson & Szymanski, 1992; Szymanski & Hershenson, 1998; Szymanski, Hershenson, Enright, & Ettinger, 1996). We would like to suggest an alternative model that we believe addresses these issues and is more directly applicable to guiding rehabilitation counseling practice.

We concur with the conclusions of the aforementioned studies that there is neither the need nor the possibility for a separate theory of career development for persons with disabilities. This follows from Thomas and Berven's (1984) observations that (a) there is greater diversity among persons with disabilities than between them and persons without disabilities, and (b) the heterogeneity of persons with disabilities precludes the possibility of a single theory common to them all. Our conclusion also follows from our review of definitions of career development, which indicated that there was a lack of agreement on a definition of the construct. For example, the National Career Development Association's (2000) definition of career development concerned "the nature and significance of work in the total lifespan" (definition of terms section, paragraph 2). McDaniels (1996), however, argued that the definition must include leisure as well as work. Pietrofesa and Splete (1975) noted that, "Career development is an ongoing process that occurs over the life span and includes home, school, and community experiences related to an individual's self-concept and its implementation in life style as one lives life and makes a living" (p. 4), and Peterson, Sampson, and Reardon (1991) defined it as "the implementation of a series of interrelated career decisions that collectively provide a guiding purpose or direction in one's work life" (p. 21). After reviewing more than 20 definitions of career development in the literature (and several books on the topic that failed to define the term), we felt

that the one that best served us as a working definition was Kroll, Dinklage, Lee, Morley, and Wilson's (1970):

Career development denotes the lifelong sequence and pattern of an individual's work-related behavior, including all work-relevant experiences and activities before and after entry into a formal occupation. Career development is a continual process of working out a synthesis or compromise between the self and the reality opportunities and limitations of the world. (p. 11)

Given this lack of agreement on even the scope of the term career development, it is not surprising that a review of the status of career development theory by Patton and McMahon (1999) found that "conclusions within the literature generally agree that it remains inadequate and incomplete ... and lacking in comprehensiveness and coherence ... particularly in its failure to account for diversity within the population" (p. 5).

Despite these conceptual and methodological problems,, there is still a need for a conceptual framework to guide rehabilitation counselors in tracking and facilitating the career development of persons with disabilities. To address that need we propose the following framework. INCOME consists of six statuses through which the person with a disability can move: Imagining, informing, Choosing, Obtaining, Maintaining, and Exiting. In constructing this framework, we drew particularly from the work of those theorists who sought to make their models applicable to persons with disabilities. These include Donald Super (1957, 1990), who, to his great credit, included a chapter titled "Disabilities in Vocational Development" in his 1957 book; Danley and Anthony's (1987) choose-get-keep model for psychiatric rehabilitation; and the work adjustment models of Lofquist and Dawis (1969; Dawis & Lofquist, 1984) and of Hershenson (1996a, 1996b).

Following Helms's (1995) use of the term, we are proposing a set of statuses, not stages. The concept of stages within developmental theories denotes a set of characteristics that have been outlined by Kohlberg (1968). According to Kohlberg, stages must follow an invariant sequence, be qualitatively different from each other, refer to general characteristics, represent hierarchical integrations, and be universal. With statuses, however, there is no necessary implication that one must achieve each status before moving on to the next one. One can skip or revisit statuses, and they may recur in any order. A person can be in more than one status at the same time, for example, choosing a different occupation while maintaining a job in one occupation. Logically, however, the first time an individual enters each of these statuses, he or she must have gone through all of the preceding ones at least once. For example, one cannot maintain a job until one has obtained it. One may, however, have obtained several jobs before maintaining one of them. In each status, one must consider the interaction of three factors: the individual, his or her environment, and the general culture and subcultures within which the other two factors are located (Vondracek, Lerner, & Schulenberg, 1986). It might be noted that in the last iterations of his five-stage model of career development, Super (1990) introduced the idea that one could recycle through stages. Although this addition to his model achieves some of what we believe needs to be added to stage models, it does not free them of the characteristics that Kohlberg listed. We therefore believe that a change to a status model is needed to best represent the realities of career development, particularly that of women, members of minority groups, and persons with disabilities.

Although our focus is on persons with disabilities, we have sought to develop a framework for conceptualizing career development that is also applicable to persons without disabilities, members of minority and majority groups, and both women and men. In applying this framework to persons with disabilities, we have concluded that three distinct subgroups undergo essentially different career development processes and therefore must be discussed separately within each status: those with precareer-onset disabilities, those with midcareer-onset disabilities, and those with episodic disabilities (e.g., multiple sclerosis or bipolar disorder). More is known about variables affecting the career development of persons with precareer- and midcareer-onset disabilities than of persons with episodic disabilities because separating these disabilities as having distinct characteristics is a new concept. In our discussion of these categories of disabilities within each status, the information regarding persons with episodic disabilities thus will necessarily be the most tentative and the least detailed. When considering episodic disabilities within each status, however, it is important to consider the possible cumulative impact of exacerbations or the progression of an episodic disability on the person (e.g., self-efficacy beliefs, work motivation, general endurance, psychological reserve), on the work environment (e.g., material resources, accommodations, social supports), and on the employer and co-workers (e.g., adjustments to staffing to meet work needs, benefits managements, paperwork, costs, concerns related to the person's future work capacity).

We shall now define the six statuses of the INCOME framework; discuss particular issues in each status for persons with precareer-onset, midcareer-onset, and episodic disabilities; and suggest issues or strategies of intervention with persons in that status. Interventions specific to persons with precareer-onset, midcareer-onset, or episodic disabilities are included in the discussion of these three subcategories. General principles of intervention for that status are presented following that.

IMAGINING

Imagining is the status in which the individual comes to the realization that there are occupations; the realization that work, jobs, or careers exist; or the realization that jobs exist of which he or she was formerly unaware. This status has three substatures: awareness, fantasy, and reality-based imagining. As a child, the individual becomes aware through his or her interaction with the environment that jobs, occupations, and careers exist. In early childhood, the immediate family has the most impact (Hershenson, 1996a, 1996b; Roe, 1956). Children then begin to learn about the world of work through the media and through school. By observing individuals in their immediate environment, children discover that people engage in certain activities in order to make money, buy things, and define themselves. Using the mechanism of social learning (Bandura, 1986), children observe the reactions of people in their environment and begin to form attitudes about work and careers. While in this status, children begin to give meaning to and develop values about the concepts of work and career. They begin to develop attitudes about work salience, work goals, societal norms concerning work, and work definitions (Szymanski et al., 1996). Imagining continues or recurs throughout an individual's life span (e.g., adult career daydreams), but its foundation is rooted in early childhood experiences.

Precareer-Onset Disabilities

According to Conte (1983), individuals with precareer-onset disabilities have limited career-related

opportunities during their development. These limited experiences can affect the individual throughout his or her career development, resulting in career indecisiveness (Strohmer, Czerlinski, Menz, & Engelkes, 1984), vocational immaturity (Lerman & Guilfoyle, 1970; McHugh, 1975), low self-concept (Bartel & Guskin, 1971), and fewer perceived career options (Lerman, 1976; Salomone & McKenna, 1982).

The counselor needs to explore the individual's early developmental experiences with him or her in order to understand the effects of this critical period on his or her career development. Did the individual lack relevant experiences? Did this result in the development of an attitude that he or she cannot work? Did this result in alienation from the world of work? As a result of this exploration, the counselor and the consumer can decide on interventions to minimize the effect of limited early career experiences, such as pairing the consumer with a role model with a disability or providing general work experiences through job shadowing or internships. Through these experiences, the consumer can reassess his or her career attitudes in an enriched and supportive environment.

Midcareer-Onset Disabilities

Understanding how the individual with a midcareer-onset disability conceptualizes work and how his or her attitudes were formed can be critical to vocational rehabilitation. The counselor should explore the individual's attitudes about work and career and her or his breadth of knowledge about careers (i. e., knowledge of various careers, perceived capability to pursue various career paths). It is essential to understand the meaning that the individual gives to disability while in the Imagining status. Does the individual believe that having a disability means that he or she cannot work or that it obviates certain career paths? How does the meaning that the individual gives disability influence his or her ability to visualize him- or herself as capable of working? The attitudes and expectations resulting from this meaning need to be explored.

It is also necessary to explore the messages about having a disability that the individual receives from his or her environment and the surrounding culture. This information guides the counselor in developing both client-focused and environmental interventions. At times the environment sends either direct or indirect messages that prevent the individual from imagining. Thus, it is sometimes necessary for the counselor to work outside of the traditional dialogistic role to effect environmental change (e.g., through advocacy or consulting with client-support systems).

Episodic Disabilities

The impact of episodic disabilities is that each significant functional change in the individual's disability has the potential to have a similar effect to that of acquiring a midcareer-onset disability. It is important to understand the effect of each episode or change in functional abilities on the individual's attitudes about work, disability, and their interaction. Long-term availability of services is crucial for the individual with an episodic disability. The role of the counselor of clients in the Imagining status is to encourage them to think about work and occupations, the place of these concepts in their lives, and how the meanings they give these concepts are affected by the person's disability.

INFORMING

Informing is the status in which the individual acquires information about him- or herself, the world of work, existing opportunities, and his or her cultural context. This status includes both the individual's development of work competencies (Hershenson, 1996b) and the acquisition of information about the self, the world of work, and cultural supports and barriers. The interaction of these factors and the messages obtained from the environment result in the individual's development of career self-efficacy (Bandura, 1986, 1997; Hackett & Betz, 1981). This results in the individual's filtering the information to which he or she is exposed based on his or her resultant perceptions about what is and is not possible. Information that is congruent with the developing career self-efficacy of the individual will be accepted and incorporated into his or her career self-image. Information that is incongruent will tend to be discounted, even if: it reflects positive work competencies or opportunities.

While in the status of informing, individuals build on their understanding of the existence of careers that resulted from Imagining. They begin to explore and gather information about the requirements, characteristics, and benefits of various careers. Individuals go through various processes of "trying on" different careers through fantasy, tentative, and realistic phases (Super, 1953). During this experimental process, individuals compare their self-knowledge of their work competencies and work values with the requirements, characteristics, and benefits of the different careers. According to Hershenson (1996b), individuals begin developing work competencies in early childhood through their successes and failures in their interactions with their environment. Work competencies include the person's work habits, physical and mental skills that are applicable to jobs, and interpersonal skills (Hershenson, 1996a, 1996b). In addition to developing skills, individuals begin to develop an understanding of their physical and cognitive abilities from the feedback that they receive from their environment.

Throughout this process of acquiring skills and information, individuals receive feedback from their environment (e.g., through parents, peers, grades in school subjects). Based on this feedback, individuals form beliefs about both their abilities and existing opportunities. The individuals' knowledge about their own abilities, knowledge of careers, beliefs about their capabilities to fulfill career requirements, and beliefs that their abilities will not be blocked by environmental or attitudinal barriers result in the career self-efficacy. This formulation of career self-efficacy is based on Bandura's (1986, 1997) theory, as applied to career development by Hackett and Betz (1981). Thus, career self-efficacy is determined by the complex interactions of individual characteristics, environmental characteristics, and cultural characteristics.

The career self-efficacy that is developed through environmental feedback will serve as a strong predictor of the individual's career path (Hackett & Betz, 1981; Hackett & Bryars, 1996; Lent, Brown, & Larkin, 1986; Nesdale & Pinter, 2000). If the individual believes that he or she is not good at math, then he or she will not pursue physics or engineering, even if these careers match the individual's interests and values. If the individual believes that discrimination will prevent him or her from becoming a professor or a police officer, then he or she will be less likely to pursue these careers. The individual's career self-efficacy thus serves as a career gatekeeper.

Precareer-Onset Disabilities

The limited career experiences identified by Conte (1983) and Curnow (1989) typically leave

individuals with precareer disabilities with significantly less information about themselves and careers. It typically is necessary for counselors to use both formal and informal techniques to help individuals with precareer disabilities in exploring interests, needs, values, abilities, skills, and the world of work.

In addition, individuals with precareer disabilities may experience segregation, stereotyping, and low expectations (Curnow, 1989). They thus may develop a low career self-efficacy and limit the information that they incorporate. This theory is supported by research indicating that individuals with precareer disabilities have lower self-esteem (Curnow). In fact, according to Conte (1983), the "professional may actually hinder the vocational development of disabled persons by contributing to the process of stereotyping and segregating disabled persons" (p. 322). To assist the individual in increasing his or her self-efficacy, the counselor needs to focus on the individual's strengths, provide opportunities for success, and assist the individual in confronting prejudice and discrimination.

Midcareer-Onset Disabilities

Typically, it is stated that the best predictor of an individual's postdisability career development is his or her premorbid experiences. We believe this is an oversimplification. Although this is a critical factor, we propose that it is the interaction of these experiences with the meaning given to disability regarding his or her capabilities, resulting in career self-efficacy, that best predicts the career development of the individual with a midcareer disability. According to Bandura (1986, 1997), perceived self-efficacy beliefs are derived from information and feedback received through four processes: actual performance, vicarious experiences, verbal persuasion, and physiological cues. The role of the counselor therefore is to provide interventions involving these processes that are aimed at assisting the individual in developing self-efficacy beliefs that are consistent with the realities of his or her abilities and the context of his or her environment. This may require family or environmental intervention as well as individual interventions.

Episodic Disabilities

For the individual with an episodic disability, it is important to examine the effect of each exacerbation or change on the individual's career self-efficacy. Assisting the individual in developing problem-solving skills and informing him or her of available accommodations before they are needed are useful strategies that can result in the individual's maintaining his or her career self-efficacy through exacerbations or changes in functionality. Accomplishing this requires continued access to services over time. The role of the counselor of clients in the informing status is to facilitate the individual's exploration of self; occupations; realistic options; and the impact of the environment, culture, and disability on the individual.

CHOOSING

Choosing is the status in which the individual integrates the information from the previous statuses and selects from among the known occupations. This status and the following two (Obtaining and Maintaining) were suggested by Danley and Anthony's (1987) choose-get-keep model. Multiple factors interact during this status that affect the ultimate decision or direction of career development. Occupational choice is predicted by the interaction among the information possessed by the

individual, the fit between personality and environment type, the fit between the individual's needs and the job's perceived benefits, the individual's decision-making style, and chance. The breadth and depth of information obtained by the individual during the previous statuses influences this status. The ability of the individual to choose a career that matches his or her personality, needs, and abilities is dependent on this information. The individual's career self-efficacy also influences career choice by filtering the information that: the individual has incorporated about him- or herself and the world of work.

The most widely researched and used factor to understand and assist career choice is the fit between the individual and the work environment. According to Holland (1985), an individual's career decisions and outcomes are predicted by the fit between the individual's personality type and the occupation's environment type. Personality and environment can be categorized into six corresponding types: realistic, investigative, artistic, social, enterprising, and conventional. Congruency between personality and environment types results in greater career satisfaction and satisfactoriness (Holland).

In addition to person-environment fit, there are several other factors that can have an equal amount of influence on career development. One of these factors is the individual's work goals, which are tied to work motivation (Hershenson, 1996b). According to Maslow (1987), there is a hierarchy of needs that accounts for the direction of an individual's motivation. At the bottom are basic needs, such as food and shelter. Until these needs are satisfied, the individual is not motivated to satisfy higher needs. At the top is self-actualization, which is the focus of the individual once all lower-order needs have been satisfied. Holland's matching theory is most applicable for those needs near the top of Maslow's hierarchy. For individuals addressing needs that are low on the hierarchy, work goals will be determined less by personality type than by concrete needs (money, shelter, day care, hours). The effect of the environment on these needs, through oppression and systematic discrimination, can be an important variable in this status. For individuals with disabilities, understanding his or her needs and their relationship to disincentives related to social security, housing, and medical care is crucial.

Finally, the individual's decision-making style (Herr & Cramer, 1996; Krieshok, 1998) greatly influences this status. Previous explanations of the Choosing status generally assume a logical decision-making approach; however, this is not how all individuals make decisions. For some individuals, family is a critical factor. Others rely on intuition or impulse. Chance can also play a pivotal role. These decision-making styles can be placed into a tripartite typology: two inner-directed types (rational and emotional/ impulsive) and one outer-directed type (accidental/ compliant; modified from Arroba, 1977).

Precareer-Onset Disabilities

For the individual with a precareer disability, the lack of early career experiences can have a negative effect on Choosing. Not only does this lack of relevant experiences limit the information from which decisions are made and decrease self-efficacy, it also results in limited early decision-making opportunities (Conte, 1983). This limited decision-making practice has been found to be correlated with social immaturity and indecisiveness (Curnow, 1989). The counselor needs to assess the self- and career knowledge of the individual with a precareer disability, and he or she may have to use and develop techniques to increase this information. However, the practitioner must be careful not to

contribute to the segregation and discrimination of the individual with a precareer disability through either the measures and assessments used or the information provided. In addition, the individual's self-efficacy needs to be supported throughout the decision-making process. It may be necessary to teach the consumer a decision-making model.

The counselor needs to take the time to uncover and understand the individual's work goals. What are the individual's needs and disincentives (Berkowitz, 1987; Stone, 1984; Warner & Polak, 1995)? The practitioner's shortsightedness on these issues can cause him or her to wrongly mislabel the individual as indecisive, resistant, or lazy. Understanding the person in context is crucial during the Choosing status. Sometimes, not working is the only viable career decision at a certain point in time. In such instances, the focus shifts to preparation for the future.

Midcareer-Onset Disabilities

For the individual with a midcareer-onset disability, understanding the meaning of disability to the individual and his or her needs is critical. Although this is important for all disability groups because it influences career self-efficacy, it may be of greater importance for an individual who must change his or her self-concept because of an acquired disability. The fact that a person can still functionally perform a job may be negated by the belief that having a disability means he or she cannot work. Again, understanding career self-efficacy is necessary and needs to be explored with the individual. Information and decision-making skills alone may not be enough if self-efficacy is low. Understanding the person in context is important for the individual with a midcareer disability as well. Intervention,; need to focus on increasing self- and career knowledge, increasing self-efficacy, increasing decision-making skills, and minimizing disincentives and environmental barriers.

Episodic Disabilities

Each exacerbation or change in functioning can alter the individual's career path and require a return to the Choosing status. Learning self-advocacy skills and self-accommodation skills can lessen the effect of each change or exacerbation. Exploring the effect of changes or exacerbations on the consumer's definition of his or her disability is necessary, as is the assurance that services will be available on a long-term basis. The role of the counselor of clients in the Choosing status is to facilitate the client's decision-making process and clarify the effects of the person's disability on this process.

OBTAINING

In the Obtaining status the client implements his or her career decision and obtains a job. Obtaining employment is similar to Salomone's (1982) fourth stage, which calls for the implementation of a career decision involving job placement or starting one's own business. Securing employment is recognized as a critical outcome of the vocational rehabilitation process. Information from the 1990 Census (U.S. Bureau of the Census, 1992) showed that 60.6% of adults with disabilities were not participating in the workforce. A recent survey of Americans with disabilities (National Organization on Disability, 2001) found that two thirds of individuals with disabilities who were not working wanted to work. These findings suggest that obtaining employment can be particularly difficult for people with

disabilities. People with disabilities face several additional barriers to obtaining employment, including discrimination and negative attitudes that some employers have, job search and transportation difficulties, and the need for support services (e.g., day care, medical/ psychological treatment, work adjustment counseling; Salomone & McKenna, 1982; U.S. Department of Justice, 1992; West, 1995). The principle of nondiscrimination on the basis of disability has been established by the American with Disabilities Act (ADA), but the existence of the law itself does not guarantee compliance or resolve the problem of employment discrimination.

The environment plays a role in the Obtaining status in other ways. The economy strongly influences the availability of jobs in the labor market for all people, but particularly for those in marginal jobs. Miller (1999) indicated that for persons with disabilities and for members of other marginalized groups, both the reality and the individual's perception of the occupational opportunity structure are frequently more important considerations in career development than the person's interests, values, or abilities (i.e., the factors usually focused on in career counseling). The person's family, culture, and society must also be considered as important environmental influences during the Obtaining status. The person's family situation as it relates to employment (e.g., conflicts that may impede work attendance, childcare issues, transportation issues, family values, goals), cultural attitudes that may clash with work attitudes and behaviors (e.g., punctuality), and societal attitudes (e.g., prejudice against persons with disabilities) will influence a person's participation in the labor market.

The career choice made in the Choosing status remains only a decision until the person obtains a job. The process of obtaining a job may involve one or more of three approaches: independent job search, assisted job search, and arranged job search. The traditional independent job search involves contacting as many employers as one can by sending out resumes, contacting employers via telephone, applying directly to companies, and using other sources of job leads (e.g., newspaper ads, employment agencies). An independent job search is a full-time job and may prove to be the hardest work one will do. An assisted job search means that the person with a disability has the assistance of a professionally trained counselor in researching and assessing the available job opportunities (e.g., job analysis, job modification, accommodation). The counselor can make recommendations for reasonable accommodations to allow the person to return work. The counselor could assist the individual in researching organizations and employers that would hire people with disabilities who have similar occupational skills, goals, and values. The counselor can also provide job-seeking skills training, including counseling on resume development, completion of applications, and job-interviewing skills training. An arranged job search can take many forms, such as a family member obtaining employment for another family member, a supervisor recommending someone for an employment opening, or a counselor using his or her employer contacts to arrange for the placement of a client. In today's labor market, only a minority of job openings are publicized; the majority of them exist in a "hidden labor market" that the counselor can help the consumer to access.

Precareer-Onset Disabilities

Bolton (1975) found that most persons with precareer-onset disabilities had little or no exposure to career opportunities during their developmental years, which had a negative effect on their career development. Super (1994) indicated that a precareer-onset disability is incorporated into the person's developing self-concept. Early dependency experiences thus may make a person fear exposing him- or herself to competition or to chances of failure during job search. A lack of career

experience and environmental influences will make obtaining employment more difficult. The counselor can work with the client to design interventions to minimize the effect of limited early career experiences and opportunities and to maximize exposure to vocational issues (e.g., selective placement, transitional employment, supported employment). The counselor can also advocate for accommodations and the removal of environmental barriers.

Midcareer-Onset Disabilities

Super (1994) indicated that a midcareer-onset disability disrupts a person's career. The newly acquired disability is disorganizing because it must be incorporated into a person's already established self-concept. Through reality testing, the person must find a role in which he or she can meet social expectations and satisfy his or her goals and aspirations. The counselor should explore a person's attitudes and beliefs about his or her disability and how this will affect his or her capacity to work. Does the disability preclude a return to the labor market? It is also very important to examine the person's environment to assess the physical barriers and accommodations required. The counselor will work with the client, using interventions (e.g., transferable skills assessment, retraining) that aim to minimize the disruption the disability has on the person's career, self-concept, and self-efficacy.

Understanding how the person conceptualizes his or her capacity to work is very important. The rehabilitation counselor must strive to understand the meaning the individual gives to the disability and how this will affect efforts to obtain employment. In addition, in some mid-career-onset situations there may be secondary gain issues (e.g., workers' compensation, fear of losing Social Security Disability Income benefits) that may play a role in determining if the person will return to the workforce.

Episodic Disabilities

For a person with an episodic disability, each exacerbation or change in the person's functional capacity has the potential to preclude a return to work in the previous occupation. This may require him or her to revisit the Imagining, informing, or Choosing statuses if there is a need to change occupations. The counselor must understand what effects an exacerbation or change in a person's functional capacity may have on his or her employment status and motivation for work.

The availability of follow-up services to ensure a smooth adjustment in returning to the workforce is a necessary consideration for a person in this status. These services can take many forms, including child support, day care, transportation issues, medical issues, psychological issues, work adjustment counseling, further accommodations, and so forth. Some people would not return to the workforce without these types of services.

MAINTAINING

The Maintaining status involves the process of adapting to, performing, and sustaining a career. This status can be likened to Super's (1994) maintenance stage, as they are both dynamic; however, maintaining a career also includes components of the person-environment interaction (PE) theories,

which stress that "The process of the PE fit is reciprocal, involving the individual shaping the environmental context and the environment influencing the individual" (Rounds & Tracy, 1990, p. 18). As Kroll et al. (1970) noted, maintaining is a continual process of working out a synthesis or compromise between the self and the reality, opportunities, and limitations of the world. In the INCOME model, the work environment and the cultural context can enhance or block success in this status.

In the Maintaining status, the individual's ability to keep and perform the job is dependent upon a successful synthesis between the individual and the work environment. In order to maintain a job, he or she must adjust to the work demands, and the work environment must adjust to the individual. Ultimately, success will be a function of the dynamic interaction between the two components. Hershenson's (1996b) theory of work adjustment provides a meaningful framework within which to understand the demands of this status. He indicated that work adjustment involves "work competencies, which consist of work habits, physical and mental skills applicable in work, and interpersonal skills applicable in the work setting" (p. 442). A person with a disability will need to understand the impact of his or her functional limitations on the essential requirements of the job, including physical abilities, cognitive abilities, and interpersonal skills. This knowledge will enhance self-efficacy and improve interpersonal communication in the workplace. Despite the enormous amount of time and energy spent imagining, gathering information, analyzing job tasks, and choosing and obtaining an occupation, the reality of the work environment may require unforeseen adaptations. The individual must have a carefully developed plan for disability management that takes into consideration such issues as transportation; time management; medication management; and physical, cognitive, and emotional endurance. The day-to-day challenges of the work environment may create stresses, which the new or returning employee with a disability must consider.

Precareer-Onset Disabilities

An individual with a precareer developmental disability may have had family support for transportation and daily planning. On the job, however, the individual will be held personally responsible for returning on time from breaks, preparing for meetings, or attending required training. The presence of "learned helplessness" (Peterson, Maier, & Seligman, 1993) may represent a problem in this status. The use of natural supports is a recommended strategy for maintaining successful career adaptation and performance. The term natural supports has been used in the literature to describe the collaboration of co-workers who serve as peer mentors on the job to assist the new or returning employee (Nisbet, 1992; Nisbet & Hagner, 1988). They may be invaluable in providing the best approach to problem solving in the workplace. For example, a mentor may provide guidance on prioritizing job tasks to improve time management and minimize stress during the first few weeks on the job. This type of support is less intrusive and lessens any potential stigma attached to a traditional job coach who is a part of a rehabilitation service. Job coaching may be the more likely approach with persons with precareer disabilities, but we suggest that the natural support approach be considered as well. It would lessen or displace the effect of a weak sense of self-efficacy learned earlier in life. Technological interventions may also serve to create a feeling of independence.

Midcareer-Onset Disabilities

A person with a midcareer-onset disability may need to educate an employer about the meaning of

reasonable accommodations if he or she plans to return to the same job. For example, options such as restructuring job responsibilities, modifying work schedules, modifying equipment and devices, and using training materials may need to be negotiated. These accommodations may ease the return to work and increase the likelihood of maintaining an existing career path. A strategy that may be effective in enhancing the work environment to fit the needs of a returning employee is a quick-response team approach. A quick-response team consists of a group of rehabilitation professionals who can respond immediately to a crisis in the work setting that threatens continued employment. For example, an occupational therapist can be consulted about ergonomics at a workstation before productivity suffers. A technology specialist can suggest computer adaptations for a person who experiences a visual or physical exacerbation of a disability. Also, a substance abuse counselor can be consulted when relapse threatens an employee. It has been our experience that timely intervention can short-circuit the development of a much more significant problem that would result in the loss of a job.

Episodic Disabilities

Falvo (1991) noted that even with appropriate treatment, residual symptoms, deficits, and impairments may occur with episodic disabilities, along with periodic relapses that result in recurrence of symptoms. Persons with psychiatric disabilities may need to self-monitor the side effects of required medication, which could cause job-related problems. Job stress in the Maintaining status may exacerbate symptoms in a fairly stable employee or precipitate relapse in a recovering substance abuser or person with serious mental illness. Stress may result in deterioration of the interpersonal skills necessary for the maintenance of employment. Ongoing support from a rehabilitation specialist may be necessary whenever problems occur at work, long after successful placement has occurred. Rogolsky and Little (1993) found that an inability to handle work-related stress and demands is frequently more limiting than either physical or cognitive disabilities.

Developing effective interpersonal skills on the job is critical to maintaining employment. Support, whether in the form of traditional supported employment models such as job coaches or natural supports (Nisbet & Hagner, 1988), must address work-related interpersonal skills. Hershenson (1996b) stressed the need for "responding appropriately to supervision and getting along with coworkers and others encountered in the work setting" (p. 442). This may indeed make or break this status of career development.

There are general considerations that are important during the Maintaining status of the INCOME framework. These are applicable regardless of the type of onset of an individual's disability. The person with an invisible disability may need to decide how, when, or even if, to disclose the nature of the disability to supervisors and co-workers (ADA Information Center, Mid-Atlantic Region, 2000; U.S. Department of Justice, Civil Rights Division, 1991). This is an important issue that may affect interpersonal relations and possibly have legal implications. Disclosure should be considered during the first several weeks of employment, particularly if the need for accommodations to job requirements is likely to become obvious to co-workers.

Support groups are common while the individual is receiving direct rehabilitation services but less so when the individual is working. The counselor could initiate groups at the workplace, after hours, or at lunchtime. Persons with disabilities can be a significant resource to each other in the workplace. The

focus could be on sharing problems and solutions that individuals with disabilities have discovered as they enter, or return to, the workplace. Ideally, peers would run these groups, and rehabilitation professionals would consult or provide requested expertise on ADA, accommodations, and attitudinal barriers in the workplace. The groups could be held in the community as well.

According to some models of vocational rehabilitation, once a job is obtained, the goal has been achieved. If an individual with a disability maintains employment for a predefined time (e.g., 60-90 days), the placement is regarded as a success. In the INCOME model, however, maintaining a career is a dynamic and adaptive process and not necessarily the end point of the vocational rehabilitation process. Continuing support provided by the rehabilitation counselor is critical to maintaining employment during this status. Hagner, Fesko, Cadigan, Kiernan, and Butterworth (1996) stated, "Following successful employment negotiation and procurement of a job, the need for follow-along support to ensure adjustment for employees with disabilities has been a recognized need" (p. 326). These maintenance services may include resolving work adjustment issues, redesigning a job, or retraining as job needs change.

Rehabilitation policy in both the public and private sector must embrace the concept of long-term support for persons with disabilities to maintain employment after a successful placement is achieved. The system of service provision must be responsive to providing services, resources, information, and consultation to persons with disabilities through all career-development statuses. Bolton (1981) emphasized that rehabilitation agencies must be prepared to offer supportive services of lifelong duration to ensure continued employment success. We add the observation that resources to permit agencies to do so must first be made available.

EXITING

Exiting, or the process of leaving one's current vocational situation, is the final component of the INCOME model. The Exiting status is not, however, the final step in the INCOME model. Exiting encompasses not only getting fired or retiring but also being promoted or departing voluntarily from one's present position to enter new work settings or nonwork experiences. Several factors may influence an individual's desire or decision to exit, the first of which are worker satisfaction and work goals. This model posits a dynamic interaction between work goals and worker satisfaction (i.e., worker satisfaction influences work goals, and work goals influence worker satisfaction). We further speculate that an individual's present level of focus in Maslow's hierarchy of needs influences worker satisfaction and work goals. For instance, an achieved work goal of becoming financially stable may be replaced by one that satisfies a higher-level need, such as self-actualization. Neither work goals nor worker satisfaction are static; rather, they are dynamic concepts subject to change throughout a person's lifetime. These concepts are potentially influenced by psychological, environmental, and cultural context factors, of which more than one may be operating simultaneously. This idea has been discussed by Hershenson (1996b), who described worker satisfaction as "involving gratification resulting from one's work, which is primarily related to the work goals of the person and the rewards and opportunities in the work setting" (p. 443). Dawis and Lofquist (1984) also touched on the relationship of worker satisfaction in terms of a correspondence described as "the individual fulfilling the requirements of the work environment and the work environment fulfilling the requirements of the individual" (p. 54). Connecting these concepts to the decision to exit, Dawis and Lofquist stated that "when the requirements are not met, the individual or the environment moves to change or terminate

the interaction" (p. 56). In sum, changing work goals or needs may lead to changes in worker satisfaction, which may influence an individual's decision or desire to exit.

Other factors may also influence the decision to exit. We believe that a high level of self-efficacy is needed to change career paths. An increase in self-efficacy may strengthen a person's belief that he or she can switch career paths, therefore leading to thoughts and/or decisions to exit. As stated earlier, reaching a higher level in Maslow's hierarchy of needs may also influence a person's desire to exit. For example, if an individual's primary concern is no longer to maintain shelter, food, and safety, he or she may wish to find an occupation that lends itself to facilitating self-actualization. Additionally, having achieved financial security (a lower level on Maslow's hierarchy), an individual may wish to exit to begin a family (a higher level). Finally, an exit may not be voluntary (i.e., because of demotion, firing, or changing physical conditions). Involuntary exiting for people with disabilities may include discrimination-based firing, intolerable negative attitudes in the workplace, and deteriorating physical conditions leading to an inability to perform the essential functions of the job. This does not mean that the career for the person with a disability is over; in fact, it may just be beginning.

A person may exit a number of times during his or her lifetime. Furthermore, every time exiting or the desire to exit occurs, the need to revisit previous statuses may arise. It is possible for an individual to be in more than one status simultaneously. For example, a person may return to Imagining while Maintaining and considering Exiting. We advocate that rehabilitation clients should be taught how to negotiate these statuses so that they may engage in them independently and successfully without having to reenter the rehabilitation system.

Precareer-Onset Disabilities

A desire for people with precareer-onset disabilities to exit may result from an increase in self-efficacy. As stated earlier, Conte (1983) argued that persons with early-onset disabilities had limited career-related opportunities during development, which led to, among other things, low self-concept and a lack of a sense of confidence. As an individual with precareer-onset disability moves through the rehabilitation process and gains more experience in work-related settings, it is hoped that his or her sense of self-efficacy will improve. Consequently, his or her tendency toward switching career paths may increase.

Possible interventions for persons with precareer-onset disabilities may include implementing exercises designed to promote the development of self-efficacy. In addition, exposure to career options and information beyond a consumer's current level is recommended. Finally, providing a multitude of experiences in which the individual is given the chance to explore and the right to fail will further facilitate career development.

Midcareer-Onset Disabilities

If a disability occurs midcareer, it may be necessary for the client to exit the current job to obtain a new one. In this case, the decision to exit may be due to several factors, such as new functional limitations, a change in work goals and satisfaction resulting from a psychological life change because of the disability, or disincentives for continuing in the work setting. The environment may

also play a significant role in the individual's decision to exit. For example, physical barriers and attitudes of co-workers toward the person with a new disability may turn a once tolerable and pleasant work environment into one full of obstacles and discrimination. Whether accommodations are made with enthusiasm or with resistance may also contribute to an individual's wish to remain in or exit the workplace.

Possible interventions for individuals with midcareer-onset disabilities include assisting him or her in deciding whether to remain in his or her current place of employment. If the decision is to stay, the counselor may need to assist the individual in exploring and implementing possible accommodations. The counselor may also need to take on the role of advocate in conjunction with the consumer. If, on the other hand, the decision is made to exit, the role of the rehabilitation professional could involve helping the consumer explore possible alternatives. Supportive counseling may also be needed to help the consumer accept and adjust to his or her new disability.

Episodic Disabilities

For an individual with an episodic disability, it may be necessary to exit several times during his or her career. Each time there is a change in the status of his or her disability, many things may be affected, such as his or her ability to perform the job functions, self-efficacy, and work-related satisfaction and goals. Temporary exits may be particularly necessary because of short-term hospital stays or the need for rest during exacerbation periods. New accommodations may be necessary when the person returns to work, because his or her functional abilities may have changed. To the extent possible, the consumer should be taught about potentially useful accommodations before he or she is faced with the need for them. If such accommodations are not possible or are unacceptable in the existing work environment, exit to a new work setting may be desired.

Interventions for a person with an episodic disability may include keeping an open-door policy to assist the individual as his or her disability changes. Each time the person experiences an exacerbation of his or her condition, the need for new accommodations, counseling, and/or reevaluation of current work goals may be necessary. If work goals change, worker satisfaction may change, and the person therefore may require counseling or assistance in further exploration of his or her options. Finally, changes in a person's disability may coincide with changes in his or her current level in Maslow's hierarchy. Consequently, there may be changes in worker satisfaction and work goals leading to ideas of exiting. The rehabilitation counselor may need to assist the individual through this status in order to reach a new level of personal understanding and satisfaction.

CONCLUSIONS

The goal of the INCOME framework is to guide the application of the various career-development theories based on the individual's context, needs, values, interests, skills, abilities, aptitudes, and culture. The benefit of this framework is that it is infinitely malleable and applicable to most, if not all, people and maintains a theoretical structure to guide the development and selection of interventions by the practitioner. The practitioner must keep in mind that wherever possible the rehabilitation process should involve working with, rather than for, the client; that is, the counselor should promote empowerment, not dependency.

It is our hope that the INCOME framework also stimulates research that will result in an enhanced understanding of the career development of all persons, particularly those with disabilities. Although the INCOME framework was developed primarily through the application of diverse research on career development and factors influencing the career development of persons with disabilities, racial/ethnic minority group members, and women, it was also heavily influenced by the experiences of the authors. In addition, in the application and modification of existing theories and research, many logical but untested assumptions were made. Much research thus needs to be done to validate this framework. Because of its complexity, however, we recommend that the assumptions be tested separately and that the validity of this framework be judged based on cumulative research results. In particular, the assumptions regarding the differential impact of precareer, midcareer, and episodic disabilities; the application of social cognitive theory and self-efficacy to persons with disabilities; and the effect of bias and discrimination on the career development of persons with disabilities need to be studied.

AUTHOR'S NOTES

(1.) This article was developed in a seminar led by the last named author.

(2.) The first four author's names are listed in alphabetical order because all contributed equally to this project.

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