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EXPLORING JOB SEARCH OUTCOMES FOR APPLICANTS WITH DISABILITIES: A FIELD EXPERIMENT

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ABSTRACT OF THE THESIS

EXPLORING JOB SEARCH OUTCOMES FOR APPLICANTS

WITH DISABILITIES: A FIELD EXPERIMENT

by MASON AMERI

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People with disabilities experience disparities in employment outcomes and studies point to employer discrimination as one likely cause. In this field experiment, fictional resumes and cover letters were sent to employers to assess the influence of disability on hiring decisions. Disability status was identified in the cover letters along with a sentence that briefly explained the mock applicant's involvement in a disability organization. In addition, the applicants' race was indicated through the use of common "White-sounding" and "Black-sounding" names. These resumes and cover letters were submitted to 6,016 job openings for accountant positions. The fictional resumes from people with disabilities were less likely to receive expressions of interest from employers, particularly if the resumes were from people with White-sounding names who had good experience. This study increases our understanding of the depth and nature of disability discrimination, as well as the ways disability may interact with other characteristics, such as applicants' race and experience.

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AUTHOR'S NOTE

All cover letter and resume templates were designed according to Monster's career advice webpage. Collectively, there are seventy-two renditions of resumes and cover letters included in the Appendix chapter. These templates will be flagged by Turnitin analysis, since they are based on Monster's templates. Apart from this, the duplication of cited material identified by Turnitin should be minimal.

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INTRODUCTION

In recent years, disability discrimination has become a recognized phenomenon by scholars, human resources practitioners and legislators. An emerging body of research is beginning to demonstrate that having a disability increases the risk of employer However, several issues remain unresolved that have important discrimination. implications for the future of disability research. Existing literature has made advances in attempting to explain discrimination, but determining hiring practices with current research designs is challenging. Surveys, for example, may understate the problem due to social desirability bias and this may lead to inconsistencies between employers' expressed attitudes and actual behaviors (Wilgosh & Skaret, 1987). Given these limitations there remains debate as to whether low employment rates among people with disabilities can be explained by factors other than discrimination, such as lower qualifications or skills. Thus, another experimental approach is necessary to help disentangle the reasons behind disparities of job offers between applicants with and without disabilities. With field experimentation, the present study addresses whether these are rational disparities or signs of employer discrimination.

The study's goal is to explore patterns of discrimination in employment related outcomes. I review the literature for interaction effects among race, gender, ethnicity, and disability; investigate the extent to which particular research methods effectively determine employer discrimination; and present results from a field experiment that helps control for alternative explanations.

I begin by discussing corresponding literature in order to operationalize disability linked with employer discrimination. Next, I argue that disability will predict recruitment

outcomes, and that the interaction effect of race, qualification level, and type of disability will predict a greater gap in the callback rate for those applicants. I then present an experimental framework, and test the predictions with chi-square analysis.

Disparities in Disability Employment

Increasing evidence suggests that people with disabilities experience inequalities in employment related outcomes (Fichten & Amsel, 1986; Fuqua, Rathbu, & Gade, 1984; Gouvier, Steiner, Jackson, Schlater, & Rain, 1991; Ravaud, Madiot, & Ville, 1992; Bell & Klein, 2001). One in five U.S. citizens has a disability, and the majority do not participate in the labor force (Schur, Kruse, & Blanck, 2013). Recent statistics show that people with disabilities have an unemployment rate of 18 percent compared to 9 percent for those without disabilities (Schur, et al., 2013). Among working-age individuals with a disability, only 30 percent of men and 25 percent of women were employed in 2013. This is in stark contrast to 75 and 65 percent of working men and women without disabilities (Schur et al., 2013). It is fair to assume that the disabled comprise one of the most underutilized labor pools that can help fill workforce scarcities expected over the next several decades, especially as baby boomers retire (Schur, Nishii, Adya, Kruse, Bruyère, & Blanck, forthcoming).

Despite the implementation of several antidiscrimination laws, the disabilityemployment gap has only widened. As noted above, it is difficult to determine the extent to which employment discrepancies are due to employer prejudice or other factors, such as lower education and skill levels or the effects of public policies.

Some scholars have gone so far as to claim that the Americans with Disabilities Act (ADA) has discouraged employers from hiring people with disabilities (Deleire,

2000; Acemoglu & Angrist, 2001), although these findings are controversial and have been criticized in a number of studies (see review in Schur et al., 2013). As illustrated by Section 101(9) of the ADA, an employer must offer "reasonable accommodations" to make work facilities accessible. By claiming that modifying facilities cause "undue hardship" to the way an organization operates, employers can avoid this mandate. Others argue that disability income programs play a larger role in the decline of employment among people with disabilities (Schur et al., 2013; Schur, 2003; Beegle & Stock, 2003; Houtenville & Burkhauser, 2004; Hotchkiss, 2003; Jolls & Prescott, 2004; Bound & Waidmann, 2002). The rate of unemployment might be partly explained by the limitations that disability insurance creates on monthly earnings (Kruse, Han, & Kim, 2011). Such earning limits, and the availability of Medicaid health insurance, help explain the rise in unemployment and part-time work arrangements (Schur et al., 2013; Hotchkiss, 2004a). These various explanations indicate that individuals with disabilities experience a series of difficulties in the labor market. They are either employed at significantly lower rates than people without disabilities, or worse, considered unemployable. Not only does this lead to negative social and personal outcomes, but also from an economic standpoint it results in a large waste of potential human resources.

Demand-Side Bias. It may be that some employers possess an implicit bias, that is, they could have a preconceived notion that member's of this particular group lack a desired skillset (Greenwald, McGhee, & Schwartz, 1998). These negative judgments may contribute to discrimination against people with disabilities. Schur, Kruse, and Blanck (2013) describe three basic models of discrimination that may help explain the disability employment gap. The first is based on simple prejudice. Individuals may bring

their predispositions at the workplace, resulting in lower tolerance for people who are labeled as "different". There is support for this model, as studies on wage differentials indicate that people with disabilities earn less in part because of their poor sociability rankings (Schur et al., 2013, p. 69; Baldwin & Johnson, 2006). The second model focuses on statistical discrimination, where impressions about one individual are generalized to a larger population. For instance, if an employer considers one person with a disability to be incapable of doing a job, it may lead to assumptions that all disabled people are unqualified for that work (p. 70). Lastly, it is argued that an employer's power could leverage discrimination. Where monopsonies exist, an employer can have substantial discretion concerning work-related decisions. Thus, people with disabilities are subject to difficult work conditions, or worse, unemployment (p. 70).

Each model depicts various attitudes and consequential behaviors that can hinder employment. They can help to explain why one-third of U.S. employers report uneasiness and inexperience as reasons for refusing to hire people with disabilities (Domzal, Houtenville & Sharma, 2008). Twenty percent of U.S. employers indicate that attitudes and stereotypes are barriers to employing the disabled within their own organizations (Dixon, Kruse, & Van Horn, 2003; Bruyère, 2000). Additionally, a review of empirical studies concerning wage differentials determined that discrimination is an important factor (Baldwin & Johnson, 2006). An earlier French study also found that employers were less interested in recruiting applicants who were paraplegic than in recruiting able-bodied applicants with identical applications (Ravaud et al., 1992).

Aspects of organizational culture may contribute to the reluctance to hire people with disabilities. "Values and norms underlying many corporate cultures may reflect a

basic discomfort with disability, which in turn creates tangible and intangible barriers that often marginalize employees with disabilities" (Schur et al., 2013, p.72.). Bendick and Nunes (2012) examined such barriers among those in various minority groups and found that they are socially outcast (Sidanius & Pratto, 2001; Fiske, Cuddy, Glick & Xu, 2002). Dominant groups are solely concerned with preserving the "power, status, and privilege [...] against *all* alternative claimants" (Bendick & Nunes, 2012, p.251). This suggests that employers may not consider their behavior an act of discriminatory treatment (Stone & Colella, 1996). It is instead a deliberate measure to uphold the status quo.

From a team perspective, employers may feel that people with disabilities will not mesh well with co-workers and could risk group productivity. In a survey of U.S. employers, 29 percent stated that group impressions are a challenge in considering the employment of disabled people. In addition, 20 percent reported that the actual challenge lies in attitudes of upper management (Schur at el., 2013). It appears as though employers hold strong beliefs about the types of jobs people with disabilities should hold. In a series of laboratory studies, results showed that subjects were skeptical about the future employment prospects of individuals with disabilities. Subjects were especially critical about their potential for job growth (Colella, DeNisi, & Varma, 1998). Even when employers make the appropriate adjustments to include workers with disabilities, research finds that 32 percent claim further difficulties in adjusting employee behaviors (Bruyère, 2000). This is because employees are profoundly influenced by the way a company is initially structured (Schur et al., 2013). Companies with a bureaucratic culture, for instance, promote strict regulations and procedures that negate employee individuality (Stone & Colella, 1996). Thus, accommodations for disabled employees are

more likely considered an act of special treatment, especially when it simplifies their work. If these policies were to change, people's beliefs may not follow suit. As a result, employees with disabilities may respond by concealing their disability, or overwork themselves to dismiss stereotypes of incompetence (Sandler & Blanck, 2005; Stone & Colella, 1996).

Labor Supply. Short labor supply is another explanation for low employment levels. People with disabilities may lack the motivation to be employed, as there are costs in seeking employment (Schur et al., 2013). They invest more time, energy and finances in preparing for work (e.g., hiring an attendant), arranging transportation (e.g., modifying a vehicle), and seeking medical care (e.g., owning medical equipment) (Schur et al., 2013). Motivation to work is also affected by infrastructure. For instance, a lack of accessible public transportation can pose difficulties in getting to work. Given limited flexibility in transportation, some people with disabilities are unable to commit to fulltime jobs. As a result, they are more likely to be in contingent employment arrangements (Schur, 2003). This is particularly the case for people with disabilities that are more severe and more socially stigmatized (Schur, 2003). The 2009 U.S. American Community Survey indicates that part-time employment as a proportion of all employment is only 21 percent among people without disabilities, 26 percent among the hearing impaired, 26 percent among the visually impaired, 34 percent among those with motor disabilities, 46 percent among those with cognitive impairments, 47 among those who struggle with preparing for work, and 46 percent among those who require travel assistance (Kruse et al., 2011). Of course, some may raise the reasonable argument that this is not necessarily a result of discrimination. It could be that many qualified

applicants are unenthusiastic about seeking full-time employment, that their need for accommodation is exorbitant, or that part-time employment better suits their individual needs. Thus these otherwise qualified candidates are overlooked. However, it is difficult to dismiss discrimination as a probable cause when a high percentage of employed people with disabilities are participating in contingent work arrangements, especially since many part-time and contingent workers with disabilities express the desire to be working full-time in traditional jobs (Schur, 2003).

Disability income is another likely factor affecting unemployment rates. In some cases, Social Security Disability Income (SSDI) deters people with disabilities from becoming employed as it provides health benefits and enough income to meet basic needs. Fear of losing disability benefits can dissuade many from entering the labor market (Schur et al., 2013; Mashaw, Reno, Brukhauser, & Berkowitz, 1996; Bound & Burkhauser, 1999). According to a study of the U.S. disability insurance system, workforce participation of insurance recipients would have been 20 percent higher had they not received such benefits (Chen & der Klaauw, 2006). During the 1990s, the increase in beneficiaries led to a decline in the size of the workforce, ultimately lowering the measured unemployment rate (Autor & Duggan, 2003). This effect is not limited to the United States. A study conducted in South Africa, for example, shows that disability income appeared to contribute for the decline in employment there (Mitra, 2008).

While both personal reasons and job market constraints contribute to the higher rate of unemployment and contingent employment (Schur, 2003), most working-age people with disabilities express a similar desire for work as those without disabilities. Among 11-million unemployed disabled persons, 80 percent aspire to work now or in the

future, and over 1.6-million are college educated (Schur et al., forthcoming; Ali, Schur, & Blanck, 2011; Kruse, Schur, & Ali, 2010). Regrettably, cynicism regarding employer perceptions and attitudes prevents many of them from actively searching for work (Ali et al., 2011). In the 2006 General Social Survey, 25 percent of unemployed people with disabilities indicated that they were "very likely" to find a job in comparison to 51 percent of those without disabilities (Ali et al., 2011). This suggests that that many people with disabilities are discouraged and will likely continue to believe that there is little hope that they can find employment in the current labor market.

Cost. It would not be surprising to find that many employers resist the hiring or continued employment of people with disabilities. Such measures would include poor compensation, laying-off disabled persons first, or refusing to hire them. For instance, studies show that the disabled experience a disproportionately higher loss of employment during economic recessions (Ainspan, 2003; Kaye, 2010; Stapleton et al., 2005; Mitra & Kruse, 2011a, 2011b). All of these are likely influenced by organizational culture, perceived ability, inaccessibility, employer attitudes, concerns about accommodation costs, and healthcare expenses (Domzal, et al., 2008; Lengnick-Hall, 2007; McMahon, Wehman, Brooke, Habeck, Green, & Fraser, 2004). It is sometimes argued that the expense of accommodations is the foremost reason for refusing to hire people with disabilities. Research shows that 64 percent of employers state that the uncertainty of how much an accommodation will cost discourages them from hiring individuals with disabilities. Additionally, 62 percent indicate that the actual cost of accommodations is a challenge (Domzal et al., 2008). Accommodations are, however, necessary for some

jobs, "either to do the jobs at all or to do them as productively as possible" (Schur et al., 2013, p.75).

Fears of high accommodation costs however are largely unfounded. According to Title I of the ADA, employers are required to make reasonable accommodations for qualified employees and job applicants with disabilities. These accommodations must not impose any "undue hardship" on employers, i.e. they must not be a significant difficulty or expense (Schur et al., forthcoming). The ADA's mandate to provide reasonable accommodations has faced scrutiny by critics who assert that the requirement increases costs and reduces the hiring of disabled people (Schur et al., 2013). However, it appears that employers overestimate these expenses (Schartz, Hendricks, & Blanck, 2006). Although cost concerns play a role in the decision-making process, actual accommodation expenses are lower than perceived (Hernandez & McDonald, 2010). A 2003 survey of U.S. employers found that the average accommodation expenses were lower than \$500, and only 14 percent indicated that costs were higher than originally predicted (Dixon et al., 2003). Furthermore, a 2004-2005 survey of U.S. employers who made use of the Job Accommodations Network (JAN) determined that 59 percent of respondents reported the accommodations they made cost nothing; 19 percent reported expenses to be fewer than \$500, and only 5 percent reported costs to be greater than \$5,000 (Schartz et al., 2006). Where employers were asked to calculate the value gained from providing accommodations, the average amount reported was more than \$1,000, which significantly outweighed the median cost of \$25 (Schartz et al., 2006). A similar survey of employers who did not use JAN found that 24 percent reported no one-time or annual cost, whereas 55 percent reported a one-time cost, and 18 percent reported an

annual cost (Soloveiva, Dowler, & Walls, 2011). Most U.S. employers reported benefiting more than \$1,000, and one-third of employers gained indirect benefits valued greater than \$1,000 (Solovieva et al., 2011). In the United Kingdom, after the initial passage of the Disability Discrimination Act (DDA), apprehensions about costs may have contributed to the decline in disability employment. However, employment rates eventually improved, suggesting that employers might have realized that most accommodations are inexpensive (Bell & Heitmueller, 2009). Indeed, employers tend to report that most accommodations offered to workers with disabilities cost virtually nothing (Kay, Jans, & Jones, 2011; Dixon, et al., 2003; Lee & Newman, 1995; Lee, 1996; In fact, accommodations were generally perceived as worth the Unger, 2002). investment (Lee & Newman, 1995; Unger, Wehman, Yasuda, Campbell, & Green, 2001). This is because they can improve productivity, organizational culture, and climate (Hartnett, Stuart, Thurman, Loy, & Batiste, 2011). In a survey where employers were asked to report initial costs, \$478.66 was the mean expense from a range of zero dollars to \$10,000. Annually, employers reported a mean cost of \$150.05 from a range of zero dollars to \$4,800 (Hartnett et al., 2011). It is worth noting that these employers also received some assistance in affording accommodations. Although employers handled the majority of expenses, 5.6 percent of employees, 1.4 percent of rehabilitation services, and 4.2 percent of insurance companies helped subsidize the costs of accommodations (Hartnett et al., 2011).

As for workforce dynamics, studies have found that accommodations have a positive spillover effect on attitudes of non-disabled co-workers. This suggests that attention to the individualized needs of employees can result in openness toward

disability diversity (Disability Case Study Research Consortium, 2008). Generally, little consideration has been paid to the benefits of providing accommodations. In a survey of U.S. employers, the percentage of those reporting advantages include 91 percent for employee retention, 71 percent for increased productivity, 56 percent for fewer training expenses, 46 percent for a reduction in absenteeism, 40 percent for improved team interaction, and 35 percent for elevated morale (Solovieva et al., 2011). Another survey of company staff reports that accommodations increase productivity, retention, and job satisfaction, while more than one third of respondents cite improvements in attendance and group dynamics (Schur et al., 2013). As the evidence shows, accommodation costs can be overstated. In fact, there are a variety of benefits that not only enhance workplace conditions for disabled employees, but for employees in general as well.

Gender and Racial Effects. The experience of disability differs among individuals. The interaction of disability with gender, race, and ethnicity could result in a multiple handicap (Deegan & Brooks, 1985; Fine & Asch, 1988; Schur et al., 2013). The term "intersectional discrimination" defines the barriers faced by individuals who have unique biological, cultural, and social traits that contribute to discrimination (Degener, 2011). In earlier literature, disability theorists often presumed that there was a simple dichotomy between the disabled and nondisabled. This essentially ignored other aspects of individuals' identity (Schur et al., 2013; Barnes & Mercer, 2010). However, having a disability may not overshadow other characteristics. One's characteristics can interact in a manner that creates unique forms of disadvantages (Hanna & Rogovsky, 1993). According to Degener (2011), "Discrimination at the intersection of race, gender, and disability will rarely be composed of discrete jigsaw pieces corresponding exactly to the

three separate grounds. More commonly, it will be based on a mélange of overlapping and undefined prejudices and stigmas" (p. 31). This means that when several discrimination factors combine, it creates a condition "that is more complex and represents more than just the sum of its parts" (Aybars, 2011, p. 80).

Race, for instance, is a factor that may complicate the presence of a disability. Research on this phenomenon is mostly derived from comparisons between Caucasians and African-Americans in the United States (Schur et al., 2013; Alston & Bell, 1996; Ferri & Connor, 2005). According to several U.S. studies, African-Americans are more likely than Caucasians to have disabilities (Kelley-Moore & Ferraro, 2004; Warner & Brown, 2007). This is partly due to their high poverty rates and lower education levels (Emmett & Alant, 2006; Kelley-Moore & Ferraro, 2004).

Among people with disabilities, Asians are rated the highest in employment levels (38 percent), followed by Hispanics (36 percent), Caucasians (35 percent), Native American (29 percent), and African-Americans (26 percent). However, comparing employment gaps between the disabled and nondisabled, the highest disparities in unemployment were amongst Caucasians at 76 to 35 percent, and African-Americans at 67 to 26 percent (Schur et al. 2013; See 2010 American Community Survey, U.S. Census Bureau).

Research finds that the rate at which minority groups with certain types of disabilities are employed also varies. Among those with spinal cord injuries, Caucasians had higher employment rates as compared to African-Americans (Kraus, Piff, & Ketlner, 2009). However, employment levels were similar among all racial categories with cognitive disabilities (primarily focusing on African-Americans and Caucasians for the

purposes of this study). This may suggest that the interaction effects among disability, race, and gender are complex and that the type of disability may have a unique impact.

A study that measured school-to-work transitions discovered that African-American teenagers with disabilities were not as likely as disabled Caucasians to find In addition, those teens that were employed generally held less secure jobs (Hasnain & Balcazar, 2009). According to Schur and colleagues (2013), this may be explained by the limited access that African-Americans have to services that assist with transitions into the workforce. For instance, African-American children are less likely to be diagnosed with a disability than whites, which delays their opportunity to participate in early intervention programs. Such programs are designed to develop one's motor, cognitive, and social abilities (Tincani, Travers, & Boutot, 2009; Guarino, Buddin, Pham, & Cho, 2010). Among 25-year olds with disabilities, Caucasians are more likely to have college degrees. Although the gap between Caucasians with and without disabilities was large, college attendance surpassed that of African-Americans overall (40 percent and 56 percent compared to 37 percent and 42 percent respectively) (Schur et al. 2013; See 2010 American Community Survey, U.S. Census Bureau). Since African-Americans with disabilities possess the lowest levels of education, their opportunities for economic and social advancement are thus hindered (Schur et al., 2013). Earning a college degree is shown to reduce the risk of poverty more so for African-Americans than Caucasians, further signifying the importance of education for minorities with disabilities (Dismuke Krause, & Terza, 2011).

In terms of gender, women who live with disabilities are more likely to experience employer discrimination than men. According to the UN convention on the

Rights of Persons with Disabilities, disabled women are far more likely to be exploited, especially in nations where the status of women is lower in general than that of their male counterparts (Schur et al., 2013).

Disability can combine with women's low employment rate to create additional disadvantages. This helps explain their high level of poverty. In 2010, approximately 23 percent of disabled women lived in poverty in the United States, as compared to roughly 19 percent of disabled men (Schur et al., 2013; See 2010 American Community Survey, U.S. Census Bureau). Comparatively, the poverty rates were lower among those without disabilities (13 percent for women and 11 percent for men). Women with disabilities are also less educated than men with disabilities. This is especially the case in nations that overlook women's rights. According to Rao (2004), in many developing nations, women lack available options. Thus, the intersection of disability and gender further complicates a woman's access to education, resulting in a sustained socioeconomic gap.

Still, some men with disabilities are also likely to fall into the "disability role" (Fine & Asch, 1988). Scholars assert that men with disabilities experience a sense of "rolelessness," especially if their disabilities inhibit them from committing to social and behavioral norms. In certain work contexts, men who live with motor disabilities are measured against standards of "hegemonic masculinity," which values economic success, self-sufficiency, physical attractiveness, independence, athleticism, and the like (Gerschick, 1998). The interaction effect between gender roles and disability violates social norms of masculinity, thus blocking disabled men from work opportunities (Ostrander, 2008).

Research on people who are prone to multiple forms of discrimination requires further attention. If the disabled are discriminated against more often than those without disabilities, and people belonging to racial and ethnic minority groups are discriminated against more often than their counterparts, then it is extremely probable that someone belonging to both groups is discriminated against more often than those who are "only" African-American or "only" female (Makkonen, 2002). Disability discrimination does not preclude the likelihood that one may also face other dimensions of discrimination. Overall, the evidence shows that when several devalued characteristics interact concurrently this can result in heightened disadvantages that early theorists often ignored. Thus, disability as a unitary measure is insufficient. It is important for scholars to look at intersectional discrimination to gain a more accurate understanding of employment outcomes among people with disabilities.

Empirical Research Paradigms

Laboratory Research. Laboratory studies have examined employer attitudes towards people with disabilities (Stone & Colella, 1996; Colella, 2001; Marti & Blanck, 2000; Colella et al., 1998; Ren, Paetzold, & Colella, 2008). By definition, laboratory studies are designed to reproduce phenomena that are analogous to real-world events (Weiner & Craighead, 2010). With regard to disability employment, these studies generally make use of students, and manipulate fake resumes, live testers, and video recordings to include disabilities in some fashion (Ren et al., 2008). In an effort to identify whether disabilities matter, research in this paradigm has examined ratee traits as a source of rating bias (Colella et al., 1998). Studies find that the disabled are rated less favorably than those without disabilities (Czajka & DeNisi, 1988; Wright, 1960; Colella

et al., 1998). Studies also show that raters are "emotionally ambivalent" towards disabled people (Czajka & DeNisi, 1988). In particular, Colella, DeNisi and Varma (1998) measured rater judgments about dyslexic ratees. The experiment assessed how disability influenced performance expectations and job-fit. Results revealed bias against ratees in conditions of perceived poor job-fit, indicating the impact of prejudice over rater evaluations. This suggests people with disabilities are likely to be treated differently from others at work (Colella et al., 1998). Similarly, Czajka and DeNisi (1988) made use of video recordings in a two-phase study that examined bias against emotionally disabled workers through performance appraisals. Although the authors acknowledged the lack of external validity by using such methods, it was appropriate for modeling the judgment process that motivated rater decisions (Czajka & DeNisi, 1988). Furthermore, it controlled the roles of ratees, and the criteria with which to measure performance (Czajka & DeNisi, 1988; Murphy, Herr, Lockhart, & Maguire, 1986). In the first phase of the study, results showed that workers with emotional disabilities were treated fairly. However, in the second phase, performance standards were included, which caused favorable judgments to significantly decrease. These performance standards caused a poor-fit situation in which raters perceived workers with disabilities as incapable of meeting such standards, even at their utmost potential (Czajka & DeNisi, 1988).

There are however criticisms of laboratory research. Specifically, this type of study is argued to be one-dimensional, bound by controlled conditions, and not representative of behaviors as they may occur in a natural setting (Fritzche & Brannick, 2002). Most of these studies include subjects who are instructed to recruit candidates according to ratee traits. Subjects tend to view ratees with neurologically based or

obvious disabilities less favorably (Gouvier, et al., 1991), while some have selected those without detectable disabilities (Rickard, Triandes, & Patternson, 1983). Although laboratory research avoids response bias by manipulating variables, a byproduct of this is the artificiality of the lab setting, tasks, and participants. Subjects are less likely to respond as they would in their natural environment, thereby resulting in inaccurate measures of behavior (Barr & Hitt, 1986). In addition, they may lack experience with the variables in question, which decreases the generalizability of findings (Barr & Hitt, 1986). Studies of this kind also run the risk of what is referred to as the "norm to be kind" (Colella et al., 1998; Hastorf, Northcraft, & Picciotto, 1979; Bell & Klein, 2001). This idea suggests that one should never act offensively to persons with disabilities. The act of providing negative reinforcement or unsatisfactory evaluations is therefore avoided.

Several scholarly disciplines investigating disability employment emphasize the inconsistencies of laboratory research (Ren et al., 2008). For instance, Colella and Varma (1999) determined that rater evaluations were not swayed by disability. However, under identical performance measures, Russell, Spicer, Miller, Albrecht, & Rose (1985) found that disability matters. Students with disabilities were viewed as less desirable compared to those without disabilities (Ren et al., 2008; Russell et al., 1985). The following explanation helps clarify these seeming contradictions. First, participants in the majority of laboratory studies are students. Although in the case of Colella et al. (1998) where they were employed at one point, and incentivized with rewards, students generally do not share the same direct consequences as employers do. Employers are concerned with profit margins, ensuring team productivity, reducing costs, and so forth,

whereas earning good grades drove these students to make decisions (Colella et al., 1998; Czajka & DeNisi, 1988). This motivator is not applicable to behaviors exhibited in actual work contexts. Czajka and DeNisi (1988) justify this assertion by arguing that results from their laboratory study should be viewed with caution, as there are no direct consequences associated with student appraisals, unlike those of employers. Although it is argued that no differences exist between student or employer attitudes; direct consequences can impact the ways in which decisions are made (Ren et al., 2008). Research finds that students are likely to display desirability bias, disguising their true attitudes about people with disabilities (Colella & Stone, 2005; Stone, Stone, & Dipboye, 1992). Because there are no direct personal outcomes to student behaviors the effect of social desirability may conceal prejudice (Stone et al., 1992). When consequences matter, subjects are more likely to discriminate (Colella et al., 1998; Stone & Michaels 1993, 1994). Thus, whether laboratory results can be generalized to real work contexts is uncertain.

Second, it is important to have a representative sample that will produce reliable evidence. It seems unlikely that students are trained in policies of antidiscrimination, or are aware of the benefits to providing accommodations. As such, these subjects may deny the employment of disabled persons without being mindful of their wrongdoing. Colella et al. (1998) initially conducted a pilot study where students were required to assume reasonable accommodations in deciding job-fit. They speculated that disability job-fit stereotypes might not have held if participants witnessed ratee's benefiting from an accommodation. Whether their behavior is representative of employer conduct is

questionable because the nature of this experiment raises concerns of external validity (Schur et al., forthcoming).

Third, the conditions in which experiments take place may influence the effects of disability on rater judgments (Ren et al., 2008). In a meta-analysis led by Ren, Paetzold, and Colella (2008), the effect of disability on performance evaluations were hypothesized to be weaker in laboratory designs than field experimentation. Furthermore, effects of disability on hiring decisions were presumed to be weaker in laboratory experiments than field studies as well. As noted above, it has been argued that since no direct consequences exist in laboratory experiments subjects may behave in socially acceptable ways to be perceived as "nice". Thus, bias against the people with disabilities may be eclipsed by social desirability and the "norm to be kind". The meta-analysis found a greater negative effect of disability on performance expectations in laboratory than field research. Evidently, the moderating effect of field experimentation is more appropriate in gathering information about rater cognition, and the decisions that result from reactions to disability (Ren et al., 2008).

Survey Research. Survey experimentation has also investigated employer prejudice in depth. This paradigm is often used to measure the values and beliefs of a population (Shaughnessy, Zechmeister & Jeanne, 2011). Studies have indicated that job applicants with physical limitations are preferred over those with neurological limitations (Comb & Omvig, 1988; Drehmer & Bordieri, 1985; Johnson, Greenwood & Schriner, 1988; Rickard, et al., 1983; Stone & Sawatzki, 1980). Reports from people with visual impairments support these findings, indicating that employer attitudes were one of the main obstacles to employment (Crudden & McBroom, 1999). According to Bruyère,

Erickson, and VanLooy (2004), twenty-three percent of employers stigmatize people with disabilities. Other surveys present contradictory observations, where employers expressed positive attitudes towards hiring job candidates with disabilities (Cooper, 1991). This is evidenced in Bruyère (2000) where 1,200 employers in both the private and public sectors reported that they would provide accommodations, if necessary. Yet, as Ren et al. (2008) state, survey findings have limited value and can fail to adequately explain the nature of employer decisions (Aronson, Wilson, & Brewer, 1998). Research surveying employers has been subject to response bias (Holtgraves, 2004). As Colella et al. (1998) explain, employers rarely gauge specific employees but rather are required only to rate the extent to which disabled employees perform in general. Second, survey research does not control for objective performance, making it difficult to determine the accuracy of Third, such experiments rarely include a control group of performance rating. nondisabled ratees, which hinders the ability to assess bias. Thus, the link between reported attitudes and actual behaviors is debatable. In particular, social desirability and employer self-selection are types of response bias (Kraus, 1995; Kay, Jan & Jones, 2011). Social desirability bias is the process by which respondents fail to express genuine attitudes because they are perceived as publicly unacceptable (Hernandez, Keys & Balcazar, 2000; Unger, 2002; Ren, et al., 2008; Luecking, 2008). It may be that employers are not entirely truthful, or only those with positive attitudes are responding (Diksa & Rogers, 1996; Millington, Szymanski & Hanley-Maxwell, 1994; Gilbride, Stensrud, Ehlers & Evans, 2000). This creates difficulties in assessing the degree to which bias exists (Colella et al., 1998).

Kay et al. (2011) successfully managed to control employer response bias by collecting data from "ADA-recalcitrant' employers" (527). These were business and government institutions recognized as opponents to hiring and accommodating workers with disabilities. Employers were recognized as ADA-recalcitrant if they had directly expressed resistance to complying with the ADA (Kay et al., 2011). In order to avoid misleading responses, the strategy used indirect questions with the assumption that respondents would project their true feelings about disabled people onto other employers. By employing this manipulative tactic, their study found that the main explanations for refusing to hire or retain workers with disabilities included the perceived expense of accommodating these individuals, poor awareness as to how to manage them, and the fear of litigation (Kay et al., 2011).

In short, data from laboratory studies are artificial and high in internal validity, while survey research is low in internal validity. The flaws in these designs allow employers to argue that hiring discrepancies are a result of other factors (i.e., qualifications), rather than discrimination (Pager, 2003). The inadequacies of current findings allow employers to disregard statistical evidence, and continue to insist that the cost of workplace accommodations excuses them from anti-discrimination mandates (Kaye, 2010). Employers could also argue that job candidates with disabilities are unqualified for employment on the basis of their skills alone. Legally, these arguments would justify their prejudiced behavior (National Council on Disability, 2007).

In spite of the benefits of laboratory studies and surveys, other methods are needed to gain a more complete understanding of employer attitudes and behavior towards people with disabilities.

Field Experimentation. In contrast to other methods, field experimentation relies on actual participants who are currently making hiring decisions. This method is useful in understanding whether employers respect policies that prohibit discriminatory behavior. It is less controlled than laboratory studies or surveys, yet more authentic (Cook & Campbell, 1979) and can control for extraneous variables that effect employment related outcomes. Additionally, by measuring disability employment in real world contexts, policy makers will have a better understanding of the issues related to implementing anti-discriminatory policy.

Proponents of field research state that rater responses toward resumes designed for lab experimentation is not realistic (Fritzche & Brannick, 2002). Actual resume screening involves a more complex approach that involves identifying particular cues. Fritzche and Brannick (2002), for example, devised resume templates that included cues in relevant education, training, work history, special skills, references, and visual aesthetics. Resumes mailed to recruiters revealed that they mainly responded to these cues. Field studies also suggest that qualifications may overtake the effect of signals related to one's traits. This theory has been tested with race, prior criminal records, gender, seniority, and ease of pronouncing names on hiring (Pager, 2003; Pager, Western, & Sugie, 2009; Bertrand & Mullainathan, 2003; Boo & Trako, 2009; Laham, Koral, & Alter, 2012). In particular, Bertrand and Mullainathan (2003) made use of fake resumes in responding to job advertisements. They varied applicants between Caucasian sounding names and African-American sounding names. All other qualifications were manipulated to be equivalent. The results of their study revealed a clear racial disparity, since employers were less likely to express interest in applicants with African-American sounding names. In addition, higher quality resumes resulted in more callbacks for Caucasian names, however, the same impact did not occur for African-American names.

According to Bertrand and Mullainathan (2003): Race also affects the reward to having a better resume. Whites with higher-quality resumes receive nearly 30-percent more callbacks than Whites with lower-quality resumes. On the other hand, having a higher-quality resume has a smaller effect for African-Americans. In other words, the gap between Whites and African-Americans widens with resume quality. While one may have expected improved credentials to alleviate employers' fear that African-American applicants are deficient in some unobservable skills, this is not the case in our data. (p. 992)

Their findings have several implications. First, low quality resumes may have been reviewed more quickly than high quality resumes in determining whether the job candidate is a good fit for the position. Second, discrimination is more likely for higherlevel positions, as African-American identity overshadowed the importance of high qualifications. Third, employers may have been reluctant to invest in a highly qualified African-American candidate, due to the stigmas associated with their race. Though the variables in their study did not include disability, these implications coincide with the present hypotheses in question. Similarly, Schwartz and Skolnick (1962) prepared four types of resumes that included varying criminal records. This study illustrated that employers were less likely to consider hiring ex-convicts. Pager (2003) made use of this audit approach, and in order to isolate extraneous variables, testers were used. The race of these subjects varied to assess the interaction effect between race and criminal history. It demonstrated that African-American ex-convicts faced more prejudiced behavior in hiring than Caucasian ex-convicts. In fact, "Whites" with criminal records received more callbacks than did "Blacks" without them.

One way field research can advance the literature on disability employment is by referring testers to job advertisements, then measuring interview intent (Hebl, Foster, Mannix, & Dovidio, 2002; Ravaud et al., 1992; Bertrand & Mullainathan, 2003). In Ravaud, Madiot, and Ville (1992), one of the only field studies to examine disability discrimination, a variant to this approach was used in which a representative sample of 2,228 French companies received applications. The type of disability and qualifications were manipulated, demonstrating that disclosure of paraplegia had a negative effect on the number of callbacks received, and that larger companies discriminated more than smaller companies. Field experimentation allows testers to influence judgments of perceived ability as well (Rose & Brief, 1979; Berschied & Walster 1974; Dipboye, Fromkin, & Wiback 1975; Dion & Stein 1978). For example, testers could play the role of qualified job applicants who have detectable disabilities (i.e., by using wheelchairs). This approach can determine whether employers consider wheelchair users for employment or not. Stone and Colella (1996) make a similar argument by proposing that perceived ability is dependent on the nature of the job itself. This is also consistent with Heilman's (1983) model of perceived fit, which suggests that the interaction between ability and job standards influences performance expectations. Bell and Klein (2001) applied this philosophy in attempting to understand attitudes towards hiring persons with varying disabilities. Subjects of this study evaluated packets containing consent forms, job descriptions, recommendation letters, completed applications, and rating forms. Manipulations in gender were evident in names, and disability was conveyed through the use of recommendation letters. Recommendation letters were held constant, except for statements that depicted disability. Participants rated the extent to which they would endorse the applicant (Bell & Klein, 2001). Bell and Klein were able to examine whether employer evaluations differed as a function of the disability and the

nature of the job. Results showed that respondents favored applicants with less severe disabilities more so than those with disabilities perceived as "problematic", such as....

Hypotheses. Explicit and implicit reactions to persons with disabilities influence not only who gets hired, but also how people are treated at work (Schur et al., 2013). However, there are limitations to the ways in which disability theorists have approached this phenomenon. The inconclusiveness in the disability literature is partly due to the strong reliance on laboratory and survey research. Prior studies have made use of these methods to understand why people with disabilities struggle in the labor market, and though some of the results indicate discrepancies in employer attitudes, response bias is unavoidable. Thus, implementing a field experiment can be valuable—it can further elucidate employer behaviors, and help interpret prior findings in the literature. By addressing disability employment under realistically occurring circumstances, reasons for hiring disparities can be more clearly measured. The intent of this study is to test the following hypothesis regarding employer interest:

Hypothesis 1. Individuals with disabilities are less likely than those without disabilities to receive callbacks or other expressions of employer interest in response to job applications.

Disability employment is a complex topic and so the literature should not omit other personal characteristics. For example, education not only can be beneficial in itself, it also can serve a signal of qualification to employers that helps overcome the disadvantages of disability. Education is necessary for people to find better jobs, earn higher wages, and be politically involved (Hollenback & Kimmel, 2008). Historically, many people with disabilities have been excluded from acquiring levels of education that

would qualify them for job advancement. The first specialized educational programs were originally designed to help children with disabilities advance and become "productive members of society" (Schur et al., 2013: p. 151). Many of these "special" programs, however, have been little more than "warehouses" for individuals perceived as unqualified to lead a "normal" life (Hamlin & Simeonsson, 2006). Although education is indisputably valuable for people in general, it may be especially beneficial for those with disabilities (Council of Economic Advisors, 2011: 69-77; Schur et al., 2013; Goldin & Katz, 2009). The advantages of education for people with disabilities may extend to qualifications more broadly. People with higher qualifications may be better positioned to overcome the employment barriers faced by people with disabilities, and employers may be more willing to hire highly qualified people with disabilities who have a proven track record. As such, this study will test whether the intersection of qualification and disability produces varied expressions of employer interest:

Hypothesis 2. There will be a greater gap in callback rates between people with and without disabilities among applicants with lower qualifications than among applicants with higher qualifications.

Given the low employment levels of people with disabilities, and prior results from field and laboratory research, which indicates that attitudes toward people with disabilities may play an important role, this study seeks to address the degree of disability discrimination through field experimentation. The results can increase our understanding of employer response patterns and help shape future policies to achieve equality in the labor market.

METHOD

Chapter 3 presents the research design, methods, population and sampling, data collection procedures, and data analysis. The objective of this study was to determine whether people with disabilities are offered jobs less often than those without disabilities. Furthermore, this study was designed to help establish whether the intersection of disability, qualification, and race produces varied expressions of employer interest.

Research Design

The literature has typically attempted to rationalize discrepancies in disability employment with laboratory and survey research. In an effort to advance our understanding of employer behaviors, field experimentation was used, and the results were analyzed quantitatively. This approach was appropriate in attributing observed response patterns to companies for which hiring decisions take place. Not only did the findings help determine whether there is agreement across the literature, but a course of action can be prescribed to people with disabilities, policymakers, and human resource practitioners.

Data Collection and Operationalization Procedures

Phase I. The methods employed in this study are based on those used by Bertrand and Mullainathan (2003) in their research on race discrimination (described in more detail above). While their study focused exclusively on race discrimination, the current study examined disability and race discrimination, and attempted to shed light on possible interactions between the two. In addition, while Bertrand and Mullainathan (2003) used resume templates that were designed for jobs in varying industries, this study

was confined to financial services. Thus, inexperienced and highly qualified resumes were exclusively designed for accounting positions.

Our data fall into twelve cells representing permutations for three disability statuses (no disability; Aspergers Syndrome; Spinal Cord Injury), two types of work experience (inexperienced; experienced and highly qualified), and two categories of race (Caucasian; African-American). Twelve applicant profiles were created to reflect these arrangements.

The application materials included resumes and cover letters. For applicants with disabilities, disability status was revealed in the cover letters, along with a short description of the mock applicant's involvement in a disability organization. In addition, disability status was also suggested in the affiliation section of the resume templates where membership in the disability organization was noted (e.g., "Member of the United Paraplegia Foundation").

The decision to include information on disability status was carefully considered. The only way to effectively operationalize the disability variable is through the cover letter since there was no logical reason to include it on the resume. A cover letter is used as a tool to project an applicant's strengths. As such, the cover letter was written in a way that described how the disability is related to the applicants' skills, through leadership positions in a disability specific organization. (e.g., describing why the applicant is a member of United Paraplegia Foundation). The study made use of fake organizations to avoid misrepresentation. These organizations included the "United Paraplegia Foundation" for applicants with a spinal cord injury, and the "Life

Development Institute's Aspergers Syndrome Program" for applicants with Aspergers Syndrome.

Race was indicated with the use of applicant names on the resumes and cover letters. By operationalizing race through the use of African-American sounding names and Caucasian sounding names, it determined whether this biological characteristic is salient. Impressions derived from names can conceivably impact one's employment prospects (Cotton et al, 2008). Race was also suggested in the listing of NAACP affiliation on the resumes of applicants with "Black-sounding" names. Profile names were derived from the Social Security Administration (SSA) database. SSA provides popular names in the United States by decade. A list of names was selected and shown to a sample of students at the University (N=47). The students surveyed were instructed to indicate which race they believed each name corresponded to (e.g., Caucasian, African American). Respondents were required to select only one of the choices provided for each name. The final names that were the most likely to be perceived as "Whitesounding" and "Black-sounding" is found below. Since the purpose of the study is to determine recruitment outcomes for people with disabilities, employer bias for or against the chosen names was controlled for by altering the disability status for each applicant. This was done so that each name could be alternatively tested with the status of no disability, spinal cord injury, and Aspergers Syndrome.

"White-sounding" Name	% Indicating Perceived Race	"Black-sounding" Name	% Indicating Perceived Race
Connor Ericson	89.4	Josiah Washington	87.2
Jacob Rubinstein	89.1	Kayden Jones	85.1
Luke Mathews	89.4	Jaxon Jones	93.5
Jack Anderson	89.4	Isaiah Booker	89.4
Adam Lewis	91.5	Easton Carter	80.9

Phase II. 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 inexperienced and experienced candidates appear very qualified to maximize the likelihood that employers would be interested in hiring them.

Email accounts and telephone numbers were assigned to each applicant's profile to allow a way to record callbacks from employers. Email addresses were provided through Google's "Gmail" service, and pre-paid telephones from AT&T Wireless. The pre-paid telephones were not used for making phone calls, but to record voice messages. This strategy was also applied with the use of email addresses.

The study made use of 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 and each employer only received one set of application materials.

Phase III. Upon submitting the application materials, employer responses were recorded on a rolling basis. This process was carried on for four months, as some employers took longer than others to respond. The number of responses received from both the email addresses and telephones were recorded and categorized according to applicants' race, disability, qualification level, and callback type. The codes below represent the most common responses from employers. For the purpose of confidentiality, e-mail correspondences and voicemails were removed soon after being coded. As a result, individual companies cannot be identified.

Employer Responses

- **Code 1.** Where the employer schedules a time to screen the applicant over the phone, and/or wants the applicant to call at their convenience.
- **Code 2.** Where the employer provides the applicant with additional documents (e.g., self identification form; personality assessment; survey) to be further considered.
- **Code 3.** Where the employer expresses that the job is stationed in another state from that of the applicant.
- Code 4. Where the employee is invited to apply for a different position with the company.
- **Code 5.** Where the employer wants the applicant to send more credentials (e.g., photograph, relocation details, the type and level of positions for which the applicant is qualified, full resume, salary history, etc.) to be further considered.
- **Code 6.** Where the employer requests the applicant to also apply through the company website or to resubmit the resume, so they are able to retain the candidate's credentials.
- **Code 7.** Where the employer expresses any type of disinterest.

Data Analysis

A series of chi-square tests of independence were used to test the two hypotheses. A total of 20 chi-square tests were performed for the first hypothesis, two analyses for each of 10 variable combinations of interest. The chi-square tests of independence included adjusted standardized residuals for each cell in the cross-tabulation table. The adjusted standardized residuals allowed for further investigation of significant omnibus findings, by determining which cells were contributing most to the significant outcome. Adjusted standardized residuals with an absolute value of 2 or greater were considered to be contributing a significant amount to the chi-square value (Agresti, 2007). The Breslow-Day test and the Cochran-Mantel Haenszel tests were performed to test the second hypothesis. SPSS v.22.0 was used to perform chi-square tests of independence. SAS v9.2 was used to test Null Hypothesis 2. A 95% level of significance (p-values < .05) was set for all inferential tests.

Study Power

An a priori power analysis was performed to determine the required sample size

for this study with the use of PASS v.8 software. The study was powered for a chisquare test of independence specified as having an alpha level of .05, power of .80, a
medium effect size of $\omega = .30$ (Cohen, 1992). A total of 14 degrees of freedom was
chosen to coincide with the largest planned cross-tabulation table (a 3 X 8 table). Results
indicated that a sample of 204 records was required to achieve power at 80%. Power is
(1- β) where β is the chance of Type II error (when one accepts the null hypothesis when
it is, in fact, false) at a power of .80; one has an 80% chance of seeing significance that is
truly in the data. Since a sample of N = 6,016 records were collected and analyzed, the
study had sufficient power to test the hypotheses.

RESULTS

This chapter, which presents descriptive statistics on the dataset as well as the results of the quantitative analysis, is divided into three sections (a) population and descriptive findings, (b) investigation of assumptions as it relates to inferential analysis, and (c) tests of hypotheses. The chapter concludes with a summary of the results. SPSS v22.0 was used for all descriptive and chi-square analyses. SAS v9.4 was used to perform a Cochran Mantel Haensel test and Breslow-Day test for Hypothesis 2. All inferential analyses were tested at the 95% level of significance.

The purpose of this quantitative study is to determine whether individuals with disabilities are offered jobs less often than those without disabilities, even when their education and work experience is comparable. Furthermore, this study is designed to help establish whether people with certain types of disabilities are offered jobs more or less often than those with other types of disabilities. The two research hypotheses of this study are as follows:

Hypothesis 1. Individuals with disabilities are less likely than those without disabilities to receive callbacks or other expressions of employer interest in response to job applications.

Hypothesis 2. There will be a greater gap in callback rates between people with and without disabilities among applicants with lower qualifications than among applicants with higher qualifications.

Population and Sample

Fabricated resumes and cover letters of 12 job applicants were sent in response to N = 6,016 openings for accountant positions. Race was embedded through the use of

names. For the applications from a person with a disability, a sentence that briefly explained the mock applicant's involvement in a disability organization was fixed in the cover letter. Table 1 presents the names and races of the 12 mock applicants, as well as each applicants respective numbers of resumes sent according to experience level (expert vs. novice) and type of disability (Aspergers Syndrome, spinal cord injury, or no disability). Table 2 presents the interest classification for each applicant, with callback code included. The applicants were separated according to type of disability (Aspergers Syndrome, spinal cord injury, or no disability). Table 3 presents the total number of resumes that received interest according to applicant group (all, expert, novice, white, black, white expert, white novice, black expert, black novice) and type of disability (Aspergers Syndrome, spinal cord injury, or no disability).

Table 1 $Descriptive \ Statistics \ for \ the \ Mock \ Applicants \ and \ Numbers \ of \ Resumes \ Sent \ According \\ to \ Applicant's \ Experience \ Level \ and \ Type \ of \ Disability \ (N=6016)$

						Resumes Sent			
				Aspergers		SCI		No Dis	sability
Applicant Name	Race	Exp.	N	Freq.	%	Freq.	%	Freq.	%
Isaiah Booker	Black	Expert	506	142	28.1	223	44.1	141	27.9
Easton Carter	Black	Expert	509	144	28.3	140	27.5	225	44.2
Jayden Johnson	Black	Novice	504	109	21.6	269	53.4	126	25.0
Jaxon Jones	Black	Expert	500	201	40.2	149	29.8	150	30.0
Kayden Jones	Black	Novice	493	112	22.7	137	27.8	244	49.5
Josiah Washington	Black	Novice	504	274	54.4	108	21.4	122	24.2
Jack Anderson	White	Novice	501	124	24.8	264	52.7	113	22.6
Connor Ericson	White	Expert	497	191	38.4	150	30.2	156	31.4
Adam Lewis	White	Novice	501	110	22.0	92	18.4	299	59.7
Luke Mathews	White	Novice	500	242	48.4	136	27.2	122	24.4
Hunter Richardson	White	Expert	502	151	30.1	201	40.0	150	29.9
Jacob Rubinstein	White	Expert	499	145	29.1	150	30.1	204	40.9

Note. SCI = Spinal Cord Injury; Exp. = Experience Level; Freq. = Frequency; % = Percentage of Resumes Sent for the Applicant.

Table 2

Interest Classifications vs. Disability Status for All Applicants (N=6016)

		Disability Status					
		Aspergers	SCI	No Disability			
Callback Codes	N	Frequency	Frequency	Frequency			
Interest	328	96	97	135			
Column %	5.5%	4.9%	4.8%	6.6%			
Phone screening	140	46	43	51			
Column %	2.3%	2.4%	2.1%	2.5%			
Need additional documents	84	20	27	37			
Column %	1.4%	1.0%	1.3%	1.8%			
Job in another state	49	14	10	25			
Column %	0.8%	0.7%	0.5%	1.2%			
Different position offered	4	2	0	2			
Column %	0.1%	0.1%	0.0%	0.1%			
More credentials needed	30	8	9	13			
Column %	0.5%	0.4%	0.4%	0.6%			
Resubmit resume/apply online	21	6	8	7			
Column %	0.3%	0.3%	0.4%	0.3%			
Disinterest	1022	359	318	345			
Column %	17.0%	18.5%	15.8%	16.8%			
No Response	4666	1490	1604	1572			
Column %	77.6%	76.6%	34.4%	76.6%			
Total	6016	1945	2019	2052			

Note. SCI = Spinal Cord Injury; % = Percentage of Total Response for Disability Status.

Table 3

Expressions of Interest vs. Disability Status for All Applicants (N=6016)

			Disability Statu	S
		Aspergers	SCI	No Disability
Applicant Group	N	Frequency	Frequency	Frequency
All	328	96	97	135
% receiving interest	5.5%	4.9%	4.8%	6.6%
Expert	178	53	47	78
% receiving interest	5.9%	5.4%	4.6%	7.6%
Novice	150	43	50	57
% receiving interest	5.0%	4.4%	5.0%	5.6%
White	172	55	40	77
% receiving interest	5.7%	5.7%	4.0%	7.4%
Black	156	41	57	58
% receiving interest	5.2%	4.2%	5.6%	5.8%
White Expert	99	34	20	45
% receiving interest	6.6%	7.0%	4.0%	8.8%
White Novice	73	21	20	32
% receiving interest	4.9%	4.4%	4.1%	6.0%
Black Expert	79	19	27	33
% receiving interest	5.2%	3.9%	5.3%	6.4%
Black Novice	77	22	30	25
% receiving interest	5.1%	4.4%	5.8%	5.1%

Note. SCI = Spinal Cord Injury.

Instrumentation and Procedure

The application materials are in accordance with the techniques employed by Bertrand & Mullainathan (2003). While their study made use of resume templates that were designed for jobs in varying industries, this research was confined to financial services. Thus, moderately and highly qualified resumes were exclusively designed for accounting positions. The resumes and cover letters were the instrumentation of the study. Resumes for two types of candidates were used: (a) Expert and (b) Novice. A total of six cover letters were utilized, each with one of the three disability levels of (a) paraplegia, (b) Aspergers Syndrome, or (c) no disability, and one level of applicant qualification (expert vs. novice). Thus, a total of 12 individual disability/qualification cover letter/resume combinations were sent in response to job postings. The appendix presents copies of the twelve resumes and twelve cover letters used for the study.

Indeed.com, an online advertising job portal, was used to randomly submit the twelve application packets to 6,016 job openings and each employer received one set of application materials.

Race was embedded with the use of a name (see Table 1), and a sentence that briefly explained the mock applicant's involvement in a disability organization was fixed in the cover letter (i.e., "Member of the United Paraplegia Foundation").

Each application included an email address and telephone number to record callbacks from the employer. Since twelve cells represented the permutations of three disability statuses, two qualification levels, and two ethnic categories, twelve email addresses through Google's "Gmail" service, and twelve pre-paid telephones from AT&T (to record messages from employers in response to the application) were used to track employer responses, one for each permutation. The number of responses received from

both the email addresses and telephones were recorded and classified according to applicants' race, disability, qualification level, and callback type.

Inferential Analysis

Assumptions. A series of chi-square tests of independence were used to test the hypotheses. Assumptions for the chi square test of independence are that the records are independent (each record is counted in only one cell), each cell in the table has at least one observation, and at least 20% of the cells contain 5 or more observations. These assumptions were met.

A total of 20 chi-square tests were performed for the first hypothesis, two analyses for each of 10 variable combinations of interest. The Breslow-Day test and the Cochran-Mantel Haenszel test were performed for the second hypothesis. The chi-square tests of independence included adjusted standardized residuals for each cell in the cross-tabulation table. The adjusted standardized residual is a z-score, a measurement of standard deviation from the expected count of a cell in the chi-square contingency table. Therefore, adjusted standardized residuals of the absolute value of 3 or greater were considered to be contributing a significant amount to the chi-square value (Agresti, 2007). SPSS v.22.0 was used to perform chi-square tests of independence. A 95% level of significance (p-values < .05) was set for all inferential tests. Results of the chi-square tests are presented according to each of the 10 variable combinations of interest.

Familywise error and Bonferroni adjustment. Repeated testing of independent groups obtained from the same sample may increase Type I error, i.e. observation of statistical significance by chance. With an alpha level of .05, significance can be observed by chance one out of 20 times. Each inferential analysis performed on the same sample increases the probability of chance significance accordingly. Opinion is divided

on the use of corrective methods, such as the Bonferroni adjustment, to adjust the alpha level lower and control for findings of false significance. Often the correction methods used are overly conservative and will cause an increase in Type II error (missing significance that is truly present), thereby reducing power of the study. Some authors (O'Keefe, 2003; Perneger, 1998) have suggested that alpha adjustments should never be Their reasons are varied, but arguments generally center on the subsequent reduction of power and the fact that the sheer number of analyses should not be the compelling reason for adjusting the alpha level lower. Other authors (Tutzauer, 2003) suggest that alpha adjustments should be done only when strong theoretical claims are being made as to the truth of inferred hypotheses, or for hierarchal models when significance on one level determines further analytical steps to be taken. The data used in this study was compiled from a design formed solely for this research and represent the entire collective of available information. This necessitated the need to use the same records in analyses due to constraints on data availability. Additionally, the research focused on investigative theory, not on confirmation of theory, so the methods of design were focused on associative rather than causative outcomes. It was therefore determined that choosing not to use adjustments for family-wise error rates did not negatively impact the results of this research, and all findings should be valid in addressing the hypotheses.

1. Disability group vs. interest classification. A chi-square test of independence was performed with the independent variable of Disability Group, with two categories of yes vs. no, and the dependent variable of Interest Classification, with two categories of "Interest" vs. "Disinterest or No Response". Table 4 presents the crosstabulation table for the analysis.

Results were statistically significant [$\chi^2(2) = 7.67$, p = .006], indicating statistically significant differences in the proportions of interest classification groupings for the two disability groups. A review of the adjusted standardized residuals indicated that resumes with cover letters indicating a disability had a lesser proportion of "interest" (n = 193; expected count = 216.1, adj. std. residual = -2.8) than the resumes that included cover letters *not* indicating a disability.

Table 4 $Cross-tabulation\ of\ Disability\ Group\ vs.\ Interest\ Classification\ for\ All\ Records\ of\ Study\ (N=6016)$

	Interest C		
_		Disinterest/	
Disability Group	Interest	No Response	Total
N-4 Disable 4 (for some or)	125	1017	2052
Not Disabled (frequency)	135	1917	2052
Expected Count	111.9	1940.1	
% Within Disability Group	6.6%	93.4%	
% Within Interest Classification	41.2%	33.7%	34.1%
% Total	2.2%	31.9%	
Adj. Residual	2.8	-2.8	
Disabled (frequency)	193	3771	3964
Expected Count	216.1	3747.9	
% Within Disability Group	4.9%	95.1%	
% Within Interest Classification	58.8%	66.3%	65.9%
% Total	3.2%	62.7%	
Adj. Residual	-2.8	2.8	
Total (frequency)	328	5688	6016
% Total	5.5%	94.5%	100.0%
$X^2 = 7.67, p = .006$			

A second chi-square test of independence was performed with the independent variable of Disability Group, with two categories of yes vs. no, and the dependent variable of Callback Code, with eight classifications of:

0 = no callback;

1 =employer schedules a time to screen the applicant over the phone, and/or wants the applicant to call at their own convenience;

- 2 = employer provides the applicant with additional documents to be further considered;
- 3 = employer expresses that the job is stationed in another state from that of the applicant;
 - 4 = employee is invited to apply for a different position with the company;
- 5 = employer wants the applicant to send more credentials to be further considered;
- 6 = employer requests the applicant to also apply through the company website or to resubmit the resume, so they are able to retain the candidate's credentials; and

7 = employer expresses any type of disinterest.

Table 5 presents the cross-tabulation table for the analysis. Results were not statistically significant [$\chi^2(7) = 12.27$, p = .092].

Table 5 ${\it Cross-tabulation\ of\ Disability\ Group\ vs.\ Callback\ Code\ for\ All\ Names\ (N=6016)}$

	Callback Code								
Disability Group	0	1	2	3	4	5	6	7	Total
Discounty Group	0	1					0	,	Total
Not Disabled (frequency)	1572	51	37	25	2	13	7	345	2052
Expected Count	1591.5	47.8	28.7	16.7	1.4	10.2	7.2	348.6	
% Within Disability Group	76.6%	2.5%	1.8%	1.2%	0.1%	0.6%	0.3%	16.8%	
% Within Callback Code	33.7%	36.4%	44.0%	51.0%	50.0%	43.3%	33.3%	33.8%	34.1%
% Total	26.1%	0.8%	0.6%	0.4%	0.0%	0.2%	0.1%	5.7%	
Adj. Residual	-1.3	.6	1.9	2.5	.7	1.1	1	3	
Disabled (frequency)	3094	89	47	24	2	17	14	677	3964
Expected Count	3074.5	92.2	55.3	32.3	2.6	19.8	13.8	673.4	
% Within Disability Group	78.1%	2.2%	1.2%	0.6%	0.1%	0.4%	0.4%	17.1%	
% Within Interest Classification	66.3%	63.6%	56.0%	49.0%	50.0%	56.7%	66.7%	66.2%	65.9%
% Total	51.4%	1.5%	0.8%	0.4%	0.0%	0.3%	0.2%	11.3%	
Adj. Residual	1.3	6	-1.9	-2.5	7	-1.1	.1	.3	
Total (frequency)	4666	140	84	49	4	30	21	1022	6016
% Total	77.6%	2.3%	1.4%	0.8%	0.1%	0.5%	0.3%	17.0%	100.0%
$X^2 = 12.27, p = .092$									

2. Disability type vs. interest classification. A chi-square test of independence was performed with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Interest Classification, with two categories of "Interest" vs. "Disinterest or No Response". Table 6 presents the cross-tabulation table for the analysis.

Results were statistically significant [$\chi^2(2) = 7.70$, p = .021], indicating statistically significant differences in the proportions of interest classification groupings for the three disability types. A review of the adjusted standardized residuals indicated that resumes with cover letters indicating no disability had a greater proportion of "interest" (n = 135; expected count = 111.9, adj. std. residual = 2.8) than the resumes that included cover letters indicating disabilities of Aspergers Syndrome or spinal cord injury.

Table 6 ${\it Cross-tabulation\ of\ Disability\ Type\ vs.\ Interest\ Classification\ for\ All\ Records\ of\ Study} } \ (N=6016)$

	lassification	Interest C	
	Disinterest/		
Total	No Response	Interest	Disability Type
2052	1917	135	Not Disabled (frequency)
2032	1940.1	111.9	Expected Count
	93.4%	6.6%	% Within Disability Type
34.1%	33.7%	41.2%	% Within Interest Classification
34.1%			
	31.9%	2.2%	% Total
	-2.8	2.8	Adj. Residual
1945	1849	96	Aspergers Syndrome (frequency)
	1839.0	106.0	Expected Count
	95.1%	4.9%	% Within Disability Type
32.3%	32.5%	29.3%	% Within Interest Classification
	30.7%	1.6%	% Total
	1.2	-1.2	Adj. Residual
2019	1922	97	Spinal Cord Injury (frequency)
	1908.9	110.1	Expected Count
	95.2%	4.8%	% Within Disability Type
33.6%	33.8%	29.6%	% Within Interest Classification
	31.9%	1.6%	% Total
	1.6	-1.6	Adj. Residual
6016	5688	328	Total (frequency)
100.0%			· • • · · · · · · · · · · · · · · · · ·
	94.5%	5.5%	Total (frequency) % Total $X^2 = 7.70, p = .021$

A second chi-square test of independence was performed with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Callback Code, with 8 classifications described above. Table 7 presents the cross-tabulation table for the analysis. Results were not statistically significant [$\chi^2(14) = 20.92$, p = .104].

Table 7 Cross-tabulation of Disability Type vs. Callback Code for All Names (N=6016)

	Callback Code								
Disability Type	0	1	2	3	4	5	6	7	Total
Not Disabled (frequency)	1572	51	37	25	2	13	7	345	2052
Expected Count	1591.5	47.8	28.7	16.7	1.4	10.2	7.2	348.6	2032
% Within Disability Type	76.6%	2.5%	1.8%	1.2%	0.1%	0.6%	0.3%	16.8%	
% Within Disability Type % Within Callback Code	33.7%	36.4%	44.0%	51.0%	50.0%	43.3%	33.3%	33.8%	34.1%
% Within Canback Code % Total	26.1%	0.8%	0.6%	0.4%	0.0%	0.2%	0.1%	5.7%	
Adj. Residual	-1.3	.6	1.9	2.5	.7	1.1	1	3	
Aspergers (frequency)	1490	46	20	14	2	8	6	359	1945
Expected Count	1508.5	45.3	27.2	15.8	1.3	9.7	6.8	330.4	
% Within Disability Type	76.6%	2.4%	1.0%	0.7%	0.1%	0.4%	0.3%	18.5%	
% Within Callback Code	31.9%	32.9%	23.8%	28.6%	50.0%	26.7%	28.6%	35.1%	32.3%
% Total	24.8%	0.8%	0.3%	0.2%	0.0%	0.1%	0.1%	6.0%	
Adj. Residual	-1.2	.1	-1.7	6	.8	7	4	2.1	
Spinal Cord Injury (frequency)	1604	43	27	10	0	9	8	318	2019
Expected Count	1565.9	47.0	28.2	16.4	1.3	10.1	7.0	343.0	
% Within Disability Type	79.4%	2.1%	1.3%	0.5%	0.0%	0.4%	0.4%	15.8%	
% Within Callback Code	34.4%	30.7%	32.1%	20.4%	0.0%	30.0%	38.1%	31.1%	33.6%
% Total	26.7%	0.7%	0.4%	0.2%	0.0%	0.1%	0.1%	5.3%	
Adj. Residual	2.5	7	3	-2.0	-1.4	4	.4	-1.8	
Total (frequency)	4666	140	84	49	4	30	21	1022	6016
% Total	77.6%	2.3%	1.4%	0.8%	0.1%	0.5%	0.3%	17.0%	100.0%
$X^2 = 20.92, p = .104$									

3. Disability type vs. interest classification for high experience. A chi-square test of independence was performed for resumes indicating high experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Interest Classification, with two categories of "Interest" vs. "Disinterest or No Response". Table 8 presents the cross-tabulation table for the analysis.

Results were statistically significant [$\chi^2(2) = 8.61$, p = .013], indicating statistically significant differences in the proportions of interest for the three disability types. A review of the adjusted standardized residuals indicated that resumes with cover letters indicating no disability had a greater proportion of "interest" (n = 78; expected count = 60.6, adj. std. residual = 2.8) than the resumes that included cover letters indicating disabilities of Aspergers Syndrome and/or spinal cord injury.

Table 8 ${\it Cross-tabulation\ of\ Disability\ Type\ vs.\ Interest\ Classification\ for\ All\ Names\ with\ High}$ ${\it Experience\ (N=3013)}$

	Interest C		
		Disinterest/	
Disability Type	Interest	No Response	Total
		2.42	
Not Disabled (frequency)	78	948	1026
Expected Count	60.6	965.4	
% Within Disability Type	7.6%	92.4%	
% Within Interest Classification	43.8%	33.4%	34.1%
% Total	2.6%	31.5%	
Adj. Residual	2.8	-2.8	
Aspergers Syndrome (frequency)	53	921	974
Expected Count	57.5	916.5	
% Within Disability Type	5.4%	94.6%	
% Within Interest Classification	29.8%	32.5%	32.3%
% Total	1.8%	30.6%	
Adj. Residual	8	.8	
Spinal Cord Injury (frequency)	47	966	1013
Expected Count	59.8	953.2	
% Within Disability Type	4.6%	95.4%	
% Within Interest Classification	26.4%	34.1%	33.6%
% Total	1.6%	32.1%	
Adj. Residual	-2.1	2.1	
Total (frequency)	178	2835	3013
% Total	5.9%	94.1%	100.0%
$X^2 = 8.61, p = .013$			

 $Note. \; Adj. \; std. \; residual = Adjusted \; Standardized \; Residual.$

A second chi-square test of independence was performed for resumes indicating high experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Callback Code. Table 9 presents the cross-tabulation table for the analysis. Results were not statistically significant [$\chi^2(14) = 16.06$, p = .310].

Table 9 Cross-tabulation of Disability Type vs. Callback Code for All Names with High Experience (N = 3013)

				Callbac	k Code				
Disability Type	0	1	2	3	4	5	6	7	Total
Not Disabled (frequency)	802	35	19	13	0	7	4	146	1026
Expected Count	804.3	28.9	14.0	8.2	.3	5.8	3.4	161.1	
% Within Disability Type	78.2%	3.4%	1.9%	1.3%	0.0%	0.7%	0.4%	14.2%	
% Within Callback Code	34.0%	41.2%	46.3%	54.2%	0.0%	41.2%	40.0%	30.9%	34.1%
% Total	26.6%	1.2%	0.6%	0.4%	0.0%	0.2%	0.1%	4.8%	
Adj. Residual	2	1.4	1.7	2.1	7	.6	.4	-1.6	
Aspergers (frequency)	759	27	10	7	1	4	4	162	974
Expected Count	763.6	27.5	13.3	7.8	.3	5.5	3.2	152.9	
% Within Disability Type	77.9%	2.8%	1.0%	0.7%	0.1%	0.4%	0.4%	16.6%	
% Within Callback Code	32.1%	31.8%	24.4%	29.2%	100.0%	23.5%	40.0%	34.2%	32.3%
% Total	25.5%	0.9%	0.3%	0.2%	0.0%	0.1%	0.1%	5.4%	
Adj. Residual	4	1	-1.1	3	1.4	8	.5	1.0	
Spinal Cord Injury (frequency)	801	23	12	4	0	6	2	165	1013
Expected Count	794.1	28.6	13.8	8.1	.3	5.7	3.4	159.0	
% Within Disability Type	79.1%	2.3%	1.2%	0.4%	0.0%	0.6%	0.2%	16.3%	
% Within Callback Code	33.9%	27.1%	29.3%	16.7%	0.0%	35.3%	20.0%	34.9%	33.6%
% Total	26.6%	0.8%	0.4%	0.1%	0.0%	0.2%	0.1%	5.5%	
Adj. Residual	.6	-1.3	6	-1.8	7	.1	9	.6	
Total (frequency)	2362	85	41	24	1	17	10	473	3013
% Total	78.4%	2.8%	1.4%	0.8%	0.0%	0.6%	0.3%	15.7%	100.0%
$X^2 = 16.06, p = .310$									

4. Disability type vs. interest classification for low experience. A chi-square test of independence was performed for resumes indicating low experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Interest Classification, with two categories of "Interest" vs. "Disinterest or No Response". Table 10 presents the cross-tabulation table for the analysis. Results were not statistically significant $[\chi^2(2)] = 1.34$, p = .512.

Table 10 $Cross-tabulation \ of \ Disability \ Type \ vs. \ Interest \ Classification \ for \ All \ Names \ with \ Low \ Experience \ (N=3003)$

	Interest C		
_		Disinterest/	
Disability Type	Interest	No Response	Total
Not Disabled (frequency)	57	969	1026
Expected Count	51.2	974.8	1020
% Within Disability Type	5.6%	94.4%	
% Within Interest Classification	38.0%	94.4% 34.0%	34.2%
			34.2%
% Total	1.9%	32.3%	
Adj. Residual	1.0	-1.0	
Aspergers Syndrome (frequency)	43	928	971
Expected Count	48.5	922.5	
% Within Disability Type	4.4%	95.6%	
% Within Interest Classification	28.7%	32.5%	32.3%
% Total	1.4%	30.9%	
Adj. Residual	-1.0	1.0	
Spinal Cord Injury (frequency)	50	956	1006
Expected Count	50.2	955.8	
% Within Disability Type	5.0%	95.0%	
% Within Interest Classification	33.3%	33.5%	33.5%
% Total	1.7%	31.8%	
Adj. Residual	.0	.0	
Total (frequency)	150	2853	3003
% Total	5.0%	95.0%	100.0%
$X^2 = 1.34, p = .512$			

A second chi-square test of independence was performed for resumes indicating low experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Callback Code. Table 11 presents the cross-tabulation table for the analysis. Results were not statistically significant [$\chi^2(14) = 19.85$, p = .135].

Table 11 Cross-tabulation of Disability Type vs. Callback Code for All Names with Low Experience (N = 3003)

				Callbac	k Code				
Disability Type	0	1	2	3	4	5	6	7	Total
Not Disabled (frequency)	770	16	18	12	2	6	3	199	1026
Expected Count	787.2	18.8	14.7	8.5	1.0	4.4	3.8	187.6	
% Within Disability Type	75.0%	1.6%	1.8%	1.2%	0.2%	0.6%	0.3%	19.4%	
% Within Callback Code	33.4%	29.1%	41.9%	48.0%	66.7%	46.2%	27.3%	36.2%	34.2%
% Total	35.6%	0.5%	0.6%	0.4%	0.1%	0.2%	0.1%	6.6%	
Adj. Residual	-1.6	8	1.1	1.5	1.2	.9	5	1.1	
Aspergers (frequency)	731	19	10	7	1	4	2	197	971
Expected Count	745.0	17.8	13.9	8.1	1.0	4.2	3.6	177.5	
% Within Disability Type	75.3%	2.0%	1.0%	0.7%	0.1%	0.4%	0.2%	20.3%	
% Within Callback Code	31.7%	34.5%	23.3%	28.0%	33.3%	30.8%	18.2%	35.9%	32.3%
% Total	24.3%	0.6%	0.3%	0.2%	0.0%	0.1%	0.1%	6.6%	
Adj. Residual	-1.3	.4	-1.3	5	.0	1	-1.0	2.0	
Spinal Cord Injury (frequency)	803	20	15	6	0	3	6	153	1006
Expected Count	771.8	18.4	14.4	8.4	1.0	4.4	3.7	183.9	
% Within Disability Type	79.8%	2.0%	1.5%	0.6%	0.0%	0.3%	0.6%	15.2%	
% Within Callback Code	34.9%	36.4%	34.9%	24.0%	0.0%	23.1%	54.5%	27.9%	33.5%
% Total	26.7%	0.7%	0.5%	0.2%	0.0%	0.1%	0.2%	5.1%	
Adj. Residual	2.9	.5	.2	-1.0	-1.2	8	1.5	-3.1	
Total (frequency)	2304	55	43	25	3	13	11	549	3003
% Total	76.7%	1.8%	1.4%	0.8%	0.1%	0.4%	0.4%	18.3%	100.0%
$X^2 = 19.85, p = .135$									

5. Disability type vs. interest classification for White-sounding names. A chisquare test of independence was performed for resumes indicating White-sounding names
with the independent variable of Disability Type, with three categories of (a) Not
Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent
variable of Interest Classification, with two categories of "Interest" vs. "Disinterest or No
Response". Table 12 presents the cross-tabulation table for the analysis.

Results were statistically significant [$\chi^2(4) = 10.55$, p = .005], indicating statistically significant differences in the proportions of interest classification groupings for the three disability types for applicants with White-sounding names. A review of the adjusted standardized residuals indicated that resumes with cover letters indicating no disability had a greater proportion of "interest" (n = 77; expected count = 59.9, adj. std. residual = 2.8) than the resumes that included cover letters indicating Aspergers Syndrome or spinal cord injury. The adjusted standardized residuals also indicated that resumes with cover letters indicating spinal cord injury had a lesser proportion of "interest" (n = 40; expected count = 56.9, adj. std. residual = -2.8) than the resumes that included cover letters indicating Aspergers Syndrome and/or no disability.

Table 12 $Cross-tabulation \ of \ Disability \ Type \ vs. \ Interest \ Classification \ for \ White-sounding \ Names \ (N=3000)$

	Interest C		
Disability Type			
	Interest	No Response	Total
Not Disabled (frequency)	77	967	1044
Expected Count	59.9	984.1	1044
% Within Disability Type	7.4%	92.6%	
% Within Disability Type % Within Interest Classification	44.8%	34.2%	34.8%
% Total	2.6%	32.2%	34.070
Adj. Residual	2.8	-2.8	
Aspergers Syndrome (frequency)	55	908	963
Expected Count	55.2	907.8	
% Within Disability Type	5.7%	94.3%	
% Within Interest Classification	32.0%	32.1%	32.1%
% Total	1.8%	30.3%	
Adj. Residual	.0	.0	
Spinal Cord Injury (frequency)	40	953	993
Expected Count	56.9	936.1	
% Within Disability Type	4.0%	96.0%	
% Within Interest Classification	23.3%	33.7%	33.1%
% Total	1.3%	31.8%	
Adj. Residual	-2.8	2.8	
Total (frequency)	172	2828	3000
% Total	5.7%	94.3%	100.0%
$X^2 = 10.55, p = .005$			

A second chi-square test of independence was performed for resumes indicating White-sounding names with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Callback Code. Table 13 presents the cross-tabulation table for the analysis.

Results were statistically significant [$\chi^2(14) = 31.61$, p = .005], indicating statistically significant differences in the proportions of interest classification groupings for the three disability types with White-sounding names. A review of the adjusted standardized residuals indicated that resumes with cover letters indicating no disability had a greater proportion of "callback code 3" (n = 20; expected count = 10.1, adj. std. residual = 3.9) than the resumes that included cover letters indicating Aspergers Syndrome and/or spinal cord injury.

Table 13 Cross-tabulation of Disability Type vs. Callback Code for White-sounding Names (N = 3000)

	Callback Code								
Disability Type	0	1	2	3	4	5	6	7	Total
N. D. 11 1/6	500	2.4	22	20	0	_		151	10.14
Not Disabled (frequency)	793	24	22	20	0	7	4	174	1044
Expected Count	812.6	24.4	15.0	10.1	.7	6.6	3.1	171.6	
% Within Disability Type	76.0%	2.3%	2.1%	1.9%	0.0%	0.7%	0.4%	16.7%	
% Within Callback Code	34.0%	34.3%	51.2%	69.0%	0.0%	36.8%	44.4%	35.3%	34.8%
% Total	26.4%	0.8%	0.7%	0.7%	0.0%	0.2%	0.1%	5.8%	
Adj. Residual	-1.8	1	2.3	3.9	-1.0	.2	.6	.3	
Aspergers (frequency)	744	30	10	4	2	6	3	164	963
Expected Count	749.5	22.5	13.8	9.3	.6	6.1	2.9	158.3	
% Within Disability Type	77.3%	3.1%	1.0%	0.4%	0.2%	0.6%	0.3%	17.0%	
% Within Callback Code	31.9%	42.9%	23.3%	13.8%	100.0%	31.6%	33.3%	33.3%	32.1%
% Total	24.8%	1.0%	0.3%	0.1%	0.1%	0.2%	0.1%	5.5%	
Adj. Residual	5	2.0	-1.3	-2.1	2.1	.0	.1	.6	
Spinal Cord Injury (frequency)	798	16	11	5	0	6	2	155	993
Expected Count	772.9	23.2	14.2	9.6	.7	6.3	3.0	163.2	
% Within Disability Type	80.4%	1.6%	1.1%	0.5%	0.0%	0.6%	0.2%	15.6%	
% Within Callback Code	34.2%	22.9%	25.6%	17.2%	0.0%	31.6%	22.2%	31.4%	33.1%
% Total	26.6%	0.5%	0.4%	0.2%	0.0%	0.2%	0.1%	5.2%	
Adj. Residual	2.3	-1.8	-1.1	-1.8	-1.0	1	7	9	
Total (frequency)	2335	70	43	29	2	19	9	493	3000
% Total	77.8%	2.3%	1.4%	1.0%	0.1%	0.6%	0.3%	16.4%	100.0%
$X^2 = 31.61, p = .005$									

6. Disability type vs. interest classification for Black-sounding names. A chisquare test of independence was performed for resumes indicating Black-sounding names
with the independent variable of Disability Type, with three categories of (a) Not
Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent
variable of Interest Classification, with two categories of "Interest" vs. "Disinterest or No
Response". Table 14 presents the cross-tabulation table for the analysis. Results were not
statistically significant [$\chi^2(2) = 2.99$, p = .224].

Table 14 $Cross-tabulation \ of \ Disability \ Type \ vs. \ Interest \ Classification \ for \ Black-sounding \ Names \ (N=3016)$

	Interest C		
Disability Type			
	Interest	No Response	Total
Not Disabled (frequency)	58	950	1008
Expected Count	52.1	955.9	1000
% Within Disability Type	5.8%	94.2%	
% Within Interest Classification	37.2%	33.2%	33.4%
% Total	1.9%	31.5%	
Adj. Residual	1.0	-1.0	
Aspergers Syndrome (frequency)	41	941	982
Expected Count	50.8	931.2	
% Within Disability Type	4.2%	95.8%	
% Within Interest Classification	26.3%	32.9%	32.6%
% Total	1.4%	31.2%	
Adj. Residual	-1.7	1.7	
Spinal Cord Injury (frequency)	57	969	1026
Expected Count	53.1	972.9	
% Within Disability Type	5.6%	94.4%	
% Within Interest Classification	36.5%	33.9%	34.0%
% Total	1.9%	32.1%	
Adj. Residual	.7	7	
Total (frequency)	156	2860	3016
% Total	5.2%	94.8%	100.0%
$X^2 = 2.99, p = .224$			

A second chi-square test of independence was performed for resumes indicating Black-sounding names with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Callback Code. Table 15 presents the cross-tabulation table for the analysis. Results were not statistically significant [$\chi^2(14) = 19.94$, p = .132].

Table 15 $\underline{Cross\text{-}tabulation\ of\ Disability\ Type\ vs.\ Callback\ Code\ for\ Black\text{-}sounding\ Names\ (N=3016)}$

				Callbac	k Code				
Disability Type	0	1	2	3	4	5	6	7	Total
N . B: 11.1/6	770	27	15	~		_	2	171	1000
Not Disabled (frequency)	779	27	15	5	2	6	3	171	1008
Expected Count	779.1	23.4	13.7	6.7	.7	3.7	4.0	176.8	
% Within Disability Type	77.3%	2.7%	1.5%	0.5%	0.2%	0.6%	0.3%	17.0%	
% Within Callback Code	33.4%	38.6%	36.6%	25.0%	100.0%	54.5%	25.0%	32.3%	33.4%
% Total	25.8%	0.9%	0.5%	0.2%	0.1%	0.2%	0.1%	5.7%	
Adj. Residual	.0	.9	.4	8	2.0	1.5	6	6	
Aspergers (frequency)	746	16	10	10	0	2	3	195	982
Expected Count	759.0	22.8	13.3	6.5	.7	3.6	3.9	172.2	
% Within Disability Type	76.0%	1.6%	1.0%	1.0%	0.0%	0.2%	0.3%	19.9%	
% Within Callback Code	32.0%	22.9%	24.4%	50.0%	0.0%	18.2%	25.0%	36.9%	32.6%
% Total	24.7%	0.5%	0.3%	0.3%	0.0%	0.1%	0.1%	6.5%	
Adj. Residual	-1.2	-1.8	-1.1	1.7	-1.0	-1.0	6	2.3	
Spinal Cord Injury (frequency)	806	27	16	5	0	3	6	163	1026
Expected Count	793.0	23.8	13.9	6.8	.7	3.7	4.1	180.0	
% Within Disability Type	78.6%	2.6%	1.6%	0.5%	0.0%	0.3%	0.6%	15.9%	
% Within Callback Code	34.6%	38.6%	39.0%	25.0%	0.0%	27.3%	50.0%	30.8%	34.0%
% Total	26.7%	0.9%	0.5%	0.2%	0.0%	0.1%	0.2%	5.4%	
Adj. Residual	1.2	.8	.7	9	-1.0	5	1.2	-1.7	
Auj. Residuai	1.2	.0	. /)	-1.0	5	1.2	-1./	
Total (frequency)	2331	70	41	20	2	11	12	529	3016
% Total	77.3%	2.3%	1.4%	0.7%	0.1%	0.4%	0.4%	17.5%	100.0%
$X^2 = 19.94, p = .132$									

7. Disability type vs. interest classification for White-sounding names with high experience. A chi-square test of independence was performed for resumes indicating White-sounding names with high experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Interest Classification, with two categories of "Interest" vs. "Disinterest or No Response". Table 16 presents the crosstabulation table for the analysis.

Results were statistically significant [$\chi^2(2) = 9.72$, p = .008], indicating statistically significant differences in the proportions of interest classification groupings for the three disability types for experienced applicants with White-sounding names. A review of the adjusted standardized residuals indicated that resumes with cover letters indicating no disability had a greater proportion of "interest" (n = 45; expected count = 33.7, adj. std. residual = 2.5) than the resumes that included cover letters indicating Aspergers Syndrome and/or spinal cord injury. The adjusted standardized residuals also indicated that resumes with cover letters indicating spinal cord injury had a lesser proportion of "interest" (n = 20; expected count = 33.1, adj. std. residual = -2.9) than the resumes that included cover letters indicating Aspergers Syndrome and/or no disability.

Table 16 $Cross-tabulation \ of \ Disability \ Type \ vs. \ Interest \ Classification \ for \ White-sounding \ Names$ with High Experience (N = 1498)

	Interest C	Classification	
_		Disinterest/	
Disability Type	Interest	No Response	Total
Not Disabled (frequency)	45	465	510
Expected Count	33.7	476.3	
% Within Disability Type	8.8%	91.2%	
% Within Interest Classification	45.5%	33.2%	34.0%
% Total	3.0%	31.0%	
Adj. Residual	2.5	-2.5	
Aspergers Syndrome (frequency)	34	453	487
Expected Count	32.2	454.8	
% Within Disability Type	7.0%	93.0%	
% Within Interest Classification	34.3%	32.4%	32.5%
% Total	2.3%	30.2%	
Adj. Residual	.4	4	
Spinal Cord Injury (frequency)	20	481	501
Expected Count	33.1	467.9	
% Within Disability Type	4.0%	96.0%	
% Within Interest Classification	20.2%	34.4%	33.4%
% Total	1.3%	32.1%	
Adj. Residual	-2.9	2.9	
Total (frequency)	99	1399	1498
% Total	6.6%	93.4%	100.0%
$X^2 = 9.72, p = .008$			

A second chi-square test of independence was performed for resumes indicating White-sounding names with high experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Callback Code. Table 17 presents the crosstabulation table for the analysis. Results were not statistically significant [$\chi^2(14) = 21.78$, p = .083].

Table 17 $\underline{Cross\text{-}tabulation\ of\ Disability\ Type\ vs.\ White-sounding\ Names\ with\ High\ Experience\ (N=1498)}$

				Callbac	k Code				
Disability Type	0	1	2	3	4	5	6	7	Total
N. D. 11 1 (6	205	10	10	4.4		2	•		710
Not Disabled (frequency)	397	19	10	11	0	3	2	68	510
Expected Count	401.1	16.3	6.8	5.1	.3	3.4	1.7	75.2	
% Within Disability Type	77.8%	3.7%	2.0%	2.2%	0.0%	0.6%	0.4%	13.3%	
% Within Callback Code	33.7%	39.6%	50.0%	73.3%	0.0%	30.0%	40.0%	30.8%	34.0%
% Total	26.5%	1.3%	0.7%	0.7%	0.0%	0.2%	0.1%	4.5%	
Adj. Residual	5	.8	1.5	3.2	7	3	.3	-1.1	
Aspergers (frequency)	380	20	6	2	1	3	2	73	487
Expected Count	383.0	15.6	6.5	4.9	.3	3.3	1.6	71.8	
% Within Disability Type	78.0%	4.1%	1.2%	0.4%	0.2%	0.6%	0.4%	15.0%	
% Within Callback Code	32.3%	41.7%	30.0%	13.3%	100.0%	30.0%	40.0%	33.0%	32.5%
% Total	25.4%	1.3%	0.4%	0.1%	0.1%	0.2%	0.1%	4.9%	
Adj. Residual	4	1.4	2	-1.6	1.4	2	.4	.2	
Spinal Cord Injury (frequency)	401	9	4	2	0	4	1	80	501
Expected Count	394.0	16.1	6.7	5.0	.3	3.3	1.7	73.9	
% Within Disability Type	80.0%	1.8%	0.8%	0.4%	0.0%	0.8%	0.2%	16.0%	
% Within Callback Code	34.0%	18.8%	20.0%	13.3%	0.0%	40.0%	20.0%	36.2%	33.4%
% Total	26.8%	0.6%	0.3%	0.1%	0.0%	0.3%	0.1%	5.3%	
Adj. Residual	.9	-2.2	-1.3	-1.7	7	.4	6	.9	
Total (frequency)	1178	48	20	15	1	10	5	221	1498
% Total	78.6%	3.2%	1.3%	1.0%	0.1%	0.7%	0.3%	14.8%	100.0%
$X^2 = 21.78, p = .083$									_

8. Disability type vs. interest classification for White-sounding names with low experience. A chi-square test of independence was performed for resumes indicating White-sounding names with low experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Interest Classification, with two categories of "Interest" vs. "Disinterest or No Response". Table 18 presents the crosstabulation table for the analysis. Results were not statistically significant [$\chi^2(2) = 2.36$, p = .307].

Table 18 $Cross-tabulation \ of \ Disability \ Type \ vs. \ Interest \ Classification \ for \ White-sounding \ Names$ with Low Experience (N = 1502)

	Interest C	Classification	
_		Disinterest/	
Disability Type	Interest	No Response	Total
Not Disabled (frequency)	32	502	534
Expected Count	26.0	508.0	
% Within Disability Type	6.0%	94.0%	
% Within Interest Classification	43.8%	35.1%	35.6%
% Total	2.1%	33.4%	
Adj. Residual	1.5	-1.5	
Aspergers Syndrome (frequency)	21	455	476
Expected Count	23.1	452.9	
% Within Disability Type	4.4%	95.6%	
% Within Interest Classification	28.8%	31.8%	31.7%
% Total	1.4%	30.3%	
Adj. Residual	6	.6	
Spinal Cord Injury (frequency)	20	472	492
Expected Count	23.9	468.1	
% Within Disability Type	4.1%	95.9%	
% Within Interest Classification	27.4%	33.0%	32.8%
% Total	1.3%	31.4%	
Adj. Residual	-1.0	1.0	
Total (frequency)	73	1429	1502
% Total	4.9%	95.1%	100.0%
$X^2 = 2.36, p = .307$			

A second chi-square test of independence was performed for resumes indicating White-sounding names with low experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Callback Code. Table 19 presents the crosstabulation table for the analysis. Results were not statistically significant [$\chi^2(14) = 18.66$, p = .178].

Table 19 Cross-tabulation of Disability Type vs. Callback Code for White-sounding Names with Low Experience (N = 1502)

				Callbac	k Code				
Disability Type	0	1	2	3	4	5	6	7	Total
Not Disabled (frequency)	396	5	12	9	0	4	2	106	534
Expected Count	411.3	7.8	8.2	5.0	.4	3.2	1.4	96.7	
% Within Disability Type	74.2%	0.9%	2.2%	1.7%	0.0%	0.7%	0.4%	19.9%	
% Within Callback Code	34.2%	22.7%	52.2%	64.3%	0.0%	44.4%	50.0%	39.0%	35.6%
% Total	26.4%	0.3%	0.8%	0.6%	0.0%	0.3%	0.1%	7.1%	
Adj. Residual	-2.0	-1.3	1.7	2.3	7	.6	.6	1.3	
Aspergers (frequency)	364	10	4	2	1	3	1	91	476
Expected Count	366.7	7.0	7.3	4.4	.3	2.9	1.3	86.2	
% Within Disability Type	76.5%	2.1%	0.8%	0.4%	0.2%	0.6%	0.2%	19.1%	
% Within Callback Code	31.5%	45.5%	17.4%	14.3%	100.0%	33.3%	25.0%	33.5%	31.7%
% Total	24.2%	0.7%	0.3%	0.1%	0.1%	0.2%	0.1%	6.1%	
Adj. Residual	4	1.4	-1.5	-1.4	1.5	.1	3	.7	
Spinal Cord Injury (frequency)	397	7	7	3	0	2	1	75	492
Expected Count	379.0	7.2	7.5	4.6	.3	2.9	1.3	89.1	
% Within Disability Type	80.7%	1.4%	1.4%	0.6%	0.0%	0.4%	0.2%	15.2%	
% Within Callback Code	34.3%	31.8%	30.4%	21.4%	0.0%	22.2%	25.0%	27.6%	32.8%
% Total	26.4%	0.5%	0.5%	0.2%	0.0%	0.1%	0.1%	5.0%	
Adj. Residual	2.4	1	2	9	7	7	3	-2.0	
Total (fraguency)	1157	22	23	14	1	9	4	272	1502
Total (frequency)					1				
% Total	77.0%	1.5%	1.5%	0.9%	0.1%	0.6%	0.3%	18.1%	100.0%
$X^2 = 18.66, p = .178$									

9. Disability type vs. interest classification for Black-sounding names with high experience. A chi-square test of independence was performed for resumes indicating Black-sounding names with high experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Interest Classification, with two categories of "Interest" vs. "Disinterest or No Response". Table 20 presents the crosstabulation table for the analysis. Results were not statistically significant [$\chi^2(2) = 3.16$, p = .206].

Table 20 $Cross-tabulation \ of \ Disability \ Type \ vs. \ Interest \ Classification \ for \ Black-sounding \ Names$ with High Experience (N = 1515)

	Interest C	Classification	
_		Disinterest/	
Disability Type	Interest	No Response	Total
Not Disabled (frequency)	33	483	516
Expected Count	26.9	489.1	510
% Within Disability Type	6.4%	93.6%	
% Within Interest Classification	41.8%	33.6%	34.1%
% Within Interest Classification % Total	2.2%	31.9%	34.170
Adj. Residual	1.5	-1.5	
Aspergers Syndrome (frequency)	19	468	487
Expected Count	25.4	461.6	
% Within Disability Type	3.9%	96.1%	
% Within Interest Classification	24.1%	32.6%	32.1%
% Total	1.3%	30.9%	
Adj. Residual	-1.6	1.6	
Spinal Cord Injury (frequency)	27	485	512
Expected Count	26.7	485.3	
% Within Disability Type	5.3%	94.7%	
% Within Interest Classification	34.2%	33.8%	33.8%
% Total	1.8%	32.0%	33.070
Adj. Residual	.1	1	
Auj. Residuai	.1	1	
Total (frequency)	79	1436	1515
% Total	5.2%	94.8%	100.0%
$X^2 = 3.16, p = .206$			

A second chi-square test of independence was performed for resumes indicating Black-sounding names with high experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Callback Code. Table 21 presents the crosstabulation table for the analysis. Results were not statistically significant [$\chi^2(12) = 10.88$, p = .540].

Table 21 Cross-tabulation of Disability Type vs. Callback Code for Black-sounding Names with High Experience (N = 1515)

				Callback	Code				
Disability Type	0	1	2	3	4	5	6	7	Total
	40.7		•						
Not Disabled (frequency)	405	16	9	2		4	2	78	516
Expected Count	403.3	12.6	7.2	3.1		2.4	1.7	85.8	
% Within Disability Type	78.5%	3.1%	1.7%	0.4%		0.8%	0.4%	15.1%	
% Within Callback Code	34.2%	43.2%	42.9%	22.2%		57.1%	40.0%	31.0%	34.1%
% Total	26.7%	1.1%	0.6%	0.1%		0.3%	0.1%	5.1%	
Adj. Residual	.2	1.2	.9	8		1.3	.3	-1.1	
Aspergers (frequency)	379	7	4	5		1	2	89	487
Expected Count	380.6	11.9	6.8	2.9		2.3	1.6	81.0	
% Within Disability Type	77.8%	1.4%	0.8%	1.0%		0.2%	0.4%	18.3%	
% Within Callback Code	32.0%	18.9%	19.0%	55.6%		14.3%	40.0%	35.3%	32.1%
% Total	25.0%	0.5%	0.3%	0.3%		0.1%	0.1%	5.9%	
Adj. Residual	2	-1.7	-1.3	1.5		-1.0	.4	1.2	
Spinal Cord Injury (frequency)	400	14	8	2		2	1	85	512
Expected Count	400.1	12.5	7.1	3.0		2.4	1.7	85.2	
% Within Disability Type	78.1%	2.7%	1.6%	0.4%		0.4%	0.2%	16.6%	
% Within Callback Code	33.8%	37.8%	38.1%	22.2%		28.6%	20.0%	33.7%	33.8%
% Total	26.4%	0.9%	0.5%	0.1%		0.1%	0.1%	5.6%	
Adj. Residual	.0	.5	.4	7		3	7	.0	
.,									
Total (frequency)	1184	37	21	9		7	5	252	1515
% Total	78.2%	2.4%	1.4%	0.6%		0.5%	0.3%	16.6%	100.0%
$X^2 = 10.88, p = .540$									

10. Disability type vs. interest classification for Black-sounding names with low experience. A chi-square test of independence was performed for resumes indicating Black-sounding names with low experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Interest Classification, with two categories of "Interest" vs. "Disinterest or No Response". Table 22 presents the crosstabulation table for the analysis. Results were not statistically significant [$\chi^2(2) = 1.01$, p = .604].

Table 22 $Cross-tabulation \ of \ Disability \ Type \ vs. \ Interest \ Classification \ for \ Black-sounding \ Names \\ with \ Low \ Experience \ (N=1501)$

	Interest (Classification	
-	Interest	Disinterest/	
Disability Type	Interest	No Response	Total
Not Disabled (frequency)	25	467	492
Expected Count	25.2	466.8	
% Within Disability Type	5.1%	94.9%	
% Within Interest Classification	32.5%	32.8%	32.8%
% Total	1.7%	31.1%	
Adj. Residual	1	.1	
Aspergers Syndrome (frequency)	22	473	495
Expected Count	25.4	469.6	
% Within Disability Type	4.4%	95.6%	
% Within Interest Classification	28.6%	33.2%	33.0%
% Total	1.5%	31.5%	
Adj. Residual	8	.8	
Spinal Cord Injury (frequency)	30	484	514
Expected Count	26.4	487.6	
% Within Disability Type	5.8%	94.2%	
% Within Interest Classification	39.0%	34.0%	34.2%
% Total	2.0%	32.2%	
Adj. Residual	.9	9	
Total (frequency)	77	1424	1501
% Total	5.1%	94.9%	100.0%
$X^2 = 1.01, p = .604$			

A second chi-square test of independence was performed for resumes indicating Black-sounding names with low experience with the independent variable of Disability Type, with three categories of (a) Not Disabled, (b) Aspergers Syndrome, and (c) Spinal Cord Injury, and the dependent variable of Callback Code. Table 23 presents the crosstabulation table for the analysis. Results were not statistically significant [$\chi^2(14) = 16.78$, p = .268].

Table 23 Cross-tabulation of Disability Type vs. Callback Code for Black-sounding Names with Low Experience (N=1501)

				Callbac	k Code				
Disability Type	0	1	2	3	4	5	6	7	Total
N (D' 11 1/6	27.4	1.1		2	2	2	1	02	400
Not Disabled (frequency)	374	11	6	3	2	2	1	93	492
Expected Count	376.0	10.8	6.6	3.6	0.7	1.3	2.3	90.8	
% Within Disability Type	76.0%	2.2%	1.2%	0.6%	0.4%	0.4%	0.2%	18.9%	
% Within Callback Code	32.6%	33.3%	30.0%	27.3%	100.0%	50.0%	14.3%	33.6%	32.8%
% Total	24.9%	0.7%	0.4%	0.2%	0.1%	0.1%	0.1%	6.2%	
Adj. Residual	3	.1	3	4	2.0	.7	-1.0	.3	
Aspergers (frequency)	367	9	6	5	0	1	1	106	495
Expected Count	378.3	10.9	6.6	3.6	.7	1.3	2.3	91.3	
% Within Disability Type	74.1%	1.8%	1.2%	1.0%	0.0%	0.2%	0.2%	21.4%	
% Within Callback Code	32.0%	27.3%	30.0%	45.5%	0.0%	25.0%	14.3%	38.3%	33.0%
% Total	24.5%	0.6%	0.4%	0.3%	0.0%	0.1%	0.1%	7.1%	
Adj. Residual	-1.5	7	3	.9	-1.0	3	-1.1	2.1	
Spinal Cord Injury (frequency)	406	13	8	3	0	1	5	78	514
Expected Count	392.8	11.3	6.8	3.8	.7	1.4	2.4	94.9	
% Within Disability Type	79.0%	2.5%	1.6%	0.6%	0.0%	0.2%	1.0%	15.2%	
% Within Callback Code	35.4%	39.4%	40.0%	27.3%	0.0%	25.0%	71.4%	28.2%	34.2%
% Total	27.0%	0.9%	0.5%	0.2%	0.0%	0.1%	0.3%	5.2%	
Adj. Residual	1.7	.6	.5	5	-1.0	4	2.1	-2.4	
Total (frequency)	1147	33	20	11	2	4	7	277	1501
% Total	76.4%	2.2%	1.3%	0.7%	0.1%	0.3%	0.5%	18.5%	100.0%
$X^2 = 16.78, p = .268$									

Tests of Hypotheses

A summary of findings from Tables 4 to 23 is presented in Table 24. Two hypotheses were tested. Pertinent significant findings of the inferential analyses are presented according to each of the two hypotheses.

Hypothesis 1. Individuals with disabilities are less likely than those without disabilities to receive callbacks or other expressions of employer interest in response to job applications.

Table 24 summarizes the findings for the tests performed for Hypothesis 1. The results of the chi-square tests indicate that resumes with cover letters indicating a disability had a lesser proportion of "interest" than the resumes that included cover letters not indicating a disability. The differences by disability status remain significant when disability is broken into Aspergers Syndrome and spinal cord injury.

When broken down by subsample, there are significant differences by disability status for experts, whites, and white experts. While the patterns of results for the other subsamples are consistent with lower expressions of interest for the disability resumes, the differences for these other subsamples are not strong enough to establish statistical significance.

Conclusion for Hypothesis 1. Significance was found for the chi-square tests indicating greater interest in non-disabled applicants for the overall sample, and for several of the subsamples. These results support Hypothesis 1, because the null hypothesis of no difference by disability status can be rejected. There is sufficient evidence to indicate that individuals with disabilities are less likely to be called back for an interview than those without disabilities.

Table 24

Summary of Tests

		Sign	ificant Differen Varia				
		Interest	Classification	Callba	ack Code		
Applicant Group	Disability Variable	Table	p-value	Table	p-value		
All	Disabled vs. Non- Disabled	4	.006	5	.092		
All	Aspergers, SCI, No Disability	6	.021	7	.104		
Expert	Aspergers, SCI, No Disability	8	.013	9	.310		
Novice	Aspergers, SCI, No Disability	10	.512	11	.135		
White	Aspergers, SCI, No Disability	12	.005	13	.005		
Black	Aspergers, SCI, No Disability	14	.224	15	.132		
White Expert	Aspergers, SCI, No Disability	16	.008	17	.083		
White Novice	Aspergers, SCI, No Disability	18	.307	19	.178		
Black Expert	Aspergers, SCI, No Disability	20	.206	21	.540		
Black Novice	Aspergers, SCI, No Disability	22	.604	23	.268		

Note. SCI = Spinal Cord Injury.

Hypothesis 2. There will be a greater gap in callback rates between people with and without disabilities among applicants with lower qualifications than among applicants with higher qualifications.

Table 8 presents the cross-tabulation between disability type and interest classifications responses for the higher qualification (expert) resumes. Table 10 presents the cross-tabulation between disability type and interest classifications responses for the lower qualification (novice) resumes. SAS v9.2 statistical software was used to perform two omnibus tests to investigate overall effects between the two sets of cross-tabulations; (a) the Breslow-Day test, and (b) the Cochran-Mantel Haenszel test. The Breslow-Day procedure tested the null hypothesis that all of the odds ratios for disability type vs. interest classification were the same for both resume types, i.e., that the distributions between disability type and interest classification were the same for both expert and novice resume types. Results were not statistically significant [χ^2 (2) = 2.24, p = .327]. There was not sufficient evidence to indicate the odds ratios differed between the two resume types (expert vs. novice). The Cochran-Mantel Haenszel procedure tested the null hypothesis that the odds ratios between disability types and interest classification for both resume types equaled 1, i.e. that there was no evidence of partial association between disability type and interest classification when controlling for resume type. The test was not statistically significant [χ^2 (1) = 0.27, p = .606].

Conclusion for Hypothesis 2. There is not sufficient evidence to indicate that the odds ratios differed between disability type and interest classifications between the two resume groups of expert vs. novice. Also, there is not sufficient evident to indicate that at least one of the odds ratios differed significantly from 1, or that a partial association was

present between disability type and interest classification when controlling for resume type. Therefore, Null Hypothesis 2 could not be rejected. There is not sufficient evidence to indicate that there was a greater gap in callback rates between people with and without disabilities among applicants with lower qualifications than among applicants with higher qualifications.

DISCUSSION

This study explores disability employment using field experimentation. The results show that resumes with cover letters indicating the applicant has a disability, and leadership experience in a disability organization received fewer expressions of employer interest than the resumes with cover letters that did not indicate the presence of a disability. The results remained the same when disability type varied between Aspergers Syndrome and spinal cord injury. These outcomes demonstrate that employers can be influenced by applicant disability status.

In regard to the subsamples there are only significant differences by disability status for experts, whites, and white-experts. These results were unforeseen. In particular, resumes with cover letters indicating no disability received more positive responses than those indicating both disability types for highly experienced applicants. In other words, the intersection of disability and high qualification did not increase, but rather decreased the rate of employer interest. Thus, it can be inferred that qualification levels might not mitigate negative impressions of disability. Perhaps, employers may actually be more reluctant to hire highly experienced applicants with disabilities than less experienced ones due to perceptions of greater risks and potentially higher costs. One possible explanation may be that employers seeking higher-quality applicants tend to scrutinize resumes and cover letters in general. When disability is also considered, applicants may be perceived as less attractive compared to others. This raises the question as to whether any level of qualification would be enough to surpass the stigma attached to disability.

Next, when factoring race, in the resumes with Black-sounding names we find that the effect of disability on employer expressions of interest is not significantly different versus those with White-sounding names. This indicates that the effects of disability status may operate similarly for white and black job applicants.

The interaction effect between race and qualification are relative to those of Bertrand and Mullainathan (2003). In their study, whites with higher quality resumes received more callbacks than lower quality ones. For African-Americans, however, higher quality resumes had a smaller effect. In the present study, the intersection of high qualification and Black-sounding names did not yield statistical significance when considering disability. Bertrand and Mullainathan expected improved credentials to lessen employers' fear that being black implied being less capable. Expectations were similar in the present study, however it was also anticipated that a callback gap between Whites and Blacks would be consistent with the literature and historical trends. Furthermore, the addition of disability was expected to maintain the existing callback gap between both groups. The fact that Black-sounding names did not affect the data significantly suggests that either race is not a factor when screening qualified applicants, or that this study's sample size was not broad enough to reach definitive conclusions. Although these are speculations, more research is necessary to rationalize such hiring outcomes.

When evaluating the types of disabilities, among resumes with White-sounding names, those with cover letters indicating spinal cord injury had fewer expressions of interest than Aspergers Syndrome and/or no disability. This could indicate that the type of disability has an impact on employer interest. Are applicants with spinal cord injuries

seen as less capable than applicants with Aspergers Syndrome? Could accommodating such people be perceived as too costly? The present study can be considered a starting point for future research to test with a range of disabilities.

Upon factoring in experience level, applications indicating spinal cord injury continued to have fewer expressions of interest than those that specified either Aspergers Syndrome and/or no disability. Thus, the type of disability may truly matter. According to the findings, disability could trump all other characteristics when determining interview intent.

Limitations. Field experimentation has advantages over other types of methodology (as discussed earlier), but also has its limitations. The results of this study were intended to be representative of a larger population, but this may not be the case. The study attempted to control for other influences by strictly focusing on one industry, but this leaves open the possibility that employer behaviors may not be attributable to other industries. Also, choosing specific names can elicit various impressions from employers. Studies in social psychology find that unique names suggest less attractive characteristics than names that are more familiar (Cotton, O'Neill, & Griffin, 2008; Mehrabian, 2001). Certain names can also be perceived as less desirable (Mehrabian, 1992). In particular, African-Americans with unusual sounding names (e.g., Jamal and Lakisha) may struggle in the recruitment process because employers perceive them to be amongst the lower class, and uneducated (Bertrand & Mullainathan, 2003). However, names are not always indicative of socioeconomic status and level of education (Fryer & Levitt, 2004). There are major concerns that exist in this area. It is difficult to determine how names influence employment prospects. While Bertrand and Mullainathan (2003)

examined hiring behaviors, it was not made clear whether these hiring decisions were completely due to race. Names used in their study included "Emily", "Allison", "Kristen", "Brendan", and "Geoffrey". Although these names may be distinguished as White-sounding, they can also be perceived as upper class (Mehrabian, 1990). Thus, it is likely that these names not only signaled the race of the applicants but their perceived socioeconomic status as well. It is possible that the same effects may have occurred in this experiment. To control for this, the experiment specified that each name be used with each disability status.

There is also the possibility that using cover letters to communicate disability status may not have been very effective. Since the advent of social media platforms (e.g., LinkedIn), there has been a growing occurrence of applicants who apply for work through email, corporate websites, and/or job portals (Lee, 2007). Accordingly, the use of cover letters may be increasingly obsolete (Balderrama, 2009). This could possibly explain why other subsamples in the present study did not exhibit the same proportions of employer responses, as did experts, whites, and white-experts. In particular, it may be that employers were less likely to read cover letters—and consequently be aware of disability status—in the non-expert applications where the employer may be making less of a long-term commitment if the applicant were to be hired.

The inconclusive evidence from prior quantitative analyses may also indicate limitations in how scholars are approaching this phenomenon. Developing a foundational understanding of disability employment either through ethnographic observations or interviews could be useful in creating more effective instruments for data collection. For example, facilitating focus groups of agency recruiters can be beneficial in formulating

application materials such as resumes and cover letters. One of the larger setbacks to using quantitative methods is the inability to closely examine disability employment in depth. Since the purpose of this study was to quantitatively measure the variance in callback rates, subtleties in this discrepancy are all but ignored. The variance will depict estimated probabilities of employer discrimination, but the nuances of employer perceptions, and how they relate to disability employment, can be better measured through mixed methods research.

Future Research. There is still much to be learned about disability and employment. In an effort to improve opportunities for people with disabilities, scholars must do their part in determining why employers react the way they do when faced with job applicants with disabilities. Only then can a course of action be prepared for human resources practitioners, disabled people, and policymakers (Mora, 2013). The present study makes use of field experimentation to assess disparities in employer responses to disability, but there is much more to be learned. In order to gain a deeper understanding, the scholarly team behind the present study is matching employer responses from the sample to information on firm size, region, industry, ownership status (e.g., for-profit, non-profit, government), multi-establishment, and NAICS Code. By including these variables, we can see if our results vary across industries, and we can more closely examine the factors that influence employer behavior. For example, information on firm size may help explain whether small businesses are more reluctant than larger companies to hire people with disabilities (perhaps out of fears of accommodations costs). Further, by coding for region, we can begin to explore whether state legislation encourages (or inhibits) disability employment.

In summary, the findings from this field experiment contribute to both theory and practice. From a practical standpoint, it is worth noting that disability influences employer responses. Although the findings of this study did not demonstrate intersectional discrimination, it is important for scholars to continue examining disability employment from this standpoint to gain a more accurate understanding of employer behaviors. The present study offers yet another piece of evidence that disclosing personal information about one's disability tends to decrease employment opportunities, especially for White, male applicants. Taken as a whole, this study is another step forward to highlight employer discrimination despite decades of hard work to try and equalize opportunities for all individuals, particularly the disabled. While some may believe that society has come a long way, and that opportunities are equally available to *all* qualified applicants without regard to race, gender, disability, and so forth, it is evident that this vision is not yet realized.

APPENDIX

Please indicate the race that you believe most corresponds for each of the following names. Select $\underline{ONLY\ ONE}$ for each name.

Race

Names	Caucasian	African American	Asian	Pacific Islander	Unknown
Ryan James					
Connor Ericson					
Josiah Washington					
Jayden Johnson					
Logan Pitt					
Kayden Jones					
Hunter Richardson					
Jacob Rubinstein					
Nathaniel Williams					
Luke Mathews					
Jaxon Jones					
Isaiah Booker					
Easton Carter					
Blake Yates					
Austin Sharp					
Jack Anderson					
Asher Jones					
Adam Lewis					
Braxton Whitfield					
Dylan Smith					
Marcus Starks					
Gavin Nelson					
William Jenkins					
Ryan Bell					

ADAM LEWIS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9731 ADAM.LEWIS122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

Accounting Clerk

- Perform accounts payable functions.
- Manage vendor accounts and generate weekly on-demand checks.
- Create budgets and forecasts for the management group.
- Coordinate monthly payroll functions for 75+ employees.
- Liaise with bankers and insurers with regard to financial transactions.

Dean & Kiefer, CPAs – New York, NY 01/2010 – 05/2012

Accounting Intern

- Assisted with the management of accounts payable and receivable.
- Helped generate budgets and forecasts on a quarterly basis.
- Reported on variances in quarterly cost reports.
- Prepared annual company accounts and reports.
- Administered online banking functions.
- Monitored and recorded company expenses.

Friedman, Irwin & Co., CPAs – New York, NY 09/2008 – 12/2009

Administrative Assistant

- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

AFFILIATIONS:

• Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)

ADAM LEWIS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9731 ADAM.LEWIS122@GMAIL.COM

To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a graduate from Rutgers Business School with a bachelor in accounting. Presently, I am an Accounting Clerk at Madison, Shaw & Company, CPAs where I coordinate monthly payroll functions for 75+ employees, and prepare company accounts for auditing.

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

Sincerely,

Adam Lewis

JACK ANDERSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-275-5162 ANDERSON.JACK122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
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Administrative Assistant

- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

AFFILIATIONS:

- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the United Paraplegia Foundation

JACK ANDERSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-275-5162 ANDERSON.JACK122@GMAIL.COM

To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a graduate from Rutgers Business School with a bachelor's degree in accounting. Presently, I am an Accounting Clerk at Madison, Shaw & Company, CPAs where I coordinate monthly payroll functions for 75+ employees, and prepare company accounts for auditing.

In addition to my professional experience at Madison, Shaw & Co., I also volunteer for the United Paraplegia Foundation, 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.

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,

Jack Anderson

LUKE MATHEWS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-616-8609 LUKEMATHEWS122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

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- Perform accounts payable functions.
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- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

AFFILIATIONS:

- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the Life Development Institute's Aspergers Syndrome Program

LUKE MATHEWS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-616-8609 LUKEMATHEWS@GMAIL.COM

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I am responding to the advertised position in your finance department. I am a graduate from Rutgers Business School with a bachelor's degree in accounting. Presently, I am an Accounting Clerk at Madison, Shaw & Company, CPAs where I coordinate monthly payroll functions for 75+ employees, and prepare company accounts for auditing.

In addition to my professional experience at Madison, Shaw & Co., I volunteer for the Life Development Institute's Aspergers Syndrome program where I participate in enhancing the quality of life for individuals with AS. As an individual diagnosed with AS, I am committed to providing my time and energy to those similar to myself. Further, I believe that this experience has helped me learn how to work effectively 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,

Luke Mathews

CONNOR ERICSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-683-1027 CONNORERICSON122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey
Bachelor of Science – Accounting

09/2003 - 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
- Develop and manage external financial relationships (e.g., banks, insurers)
- Built a finely tuned client service group, fostering a collaborative environment that improved productivity, individual accountability and team morale.
- Negotiated below-market lease on prime office space that included \$100K in facility improvements.
- Completed comprehensive valuation analysis and credit review of a client's acquisition target, and played a key role in the due diligence effort that was crucial for a successful merger.
- Uncovered \$125K in accounting overpayments for a client during a six-month period and delivered a 20% expense reduction through analytical studies of business performance.

Friedman, Irwin & Co., CPAs – New York, NY 07/2007 – 04/2009

Accounting Clerk

- Performed A/P functions for the firm, including purchase order entry and inventory accounting.
- Processed monthly accruals; prepared checks, production documentation and schedules; and reconciled bank statements.

- Charted internal control systems that pointed out system weaknesses and reduced loss risks.
- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the Life Development Institute's Aspergers Syndrome Program

CONNOR ERICSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-683-1027 CONNORERICSON122@GMAIL.COM

To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a Certified Public Accountant (CPA) with six years of experience in developing and implementing financial strategies that have significantly improved clients' profitability. Presently, I am a Senior Accountant at Madison, Shaw & Company, CPAs, where I have built a finely tuned client service team, fostering a collaborative environment that improved productivity, individual accountability and team morale.

In addition to my professional experience at Madison, Shaw & Co., I volunteer for the Life Development Institute's Aspergers Syndrome program where I participate in enhancing the quality of life for individuals with AS. As an individual diagnosed with AS, I am committed to providing my time and energy to those similar to myself. Further, I believe that this experience has helped me learn how to work effectively 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,

Connor Ericson

HUNTER RICHARDSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-2076 HUNTERRICHARDSON122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey
Bachelor of Science – Accounting

09/2003 – 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
- Develop and manage external financial relationships (e.g., banks, insurers)
- Built a finely tuned client service group, fostering a collaborative environment that improved productivity, individual accountability and team morale.
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- Uncovered \$125K in accounting overpayments for a client during a six-month period and delivered a 20% expense reduction through analytical studies of business performance.

Friedman, Irwin & Co., CPAs – New York, NY 07/2007 – 04/2009

Accounting Clerk

- Performed A/P functions for the firm, including purchase order entry and inventory accounting.
- Processed monthly accruals; prepared checks, production documentation and schedules; and reconciled bank statements.

- Charted internal control systems that pointed out system weaknesses and reduced loss risks.
- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the United Paraplegia Foundation

HUNTER RICHARDSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-2076 HUNTERRICHARDSON122@GMAIL.COM

To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a Certified Public Accountant (CPA) with six years of experience in developing and implementing financial strategies that have significantly improved profit and loss scenarios. Presently, I am a Senior Accountant at Madison, Shaw & Company, CPAs, where I have built a finely tuned staff, fostering a collaborative environment that improved productivity, individual accountability and team morale.

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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,

Hunter Richardson

JACOB RUBINSTEIN 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9467 JACOBRUBINSTEIN122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey
Bachelor of Science – Accounting

09/2003 - 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
- Develop and manage external financial relationships (e.g., banks, insurers)
- Built a finely tuned client service group, fostering a collaborative environment that improved productivity, individual accountability and team morale.
- Negotiated below-market lease on prime office space that included \$100K in facility improvements.
- Completed comprehensive valuation analysis and credit review of a client's acquisition target, and played a key role in the due diligence effort that was crucial for a successful merger.
- Uncovered \$125K in accounting overpayments for a client during a six-month period and delivered a 20% expense reduction through analytical studies of business performance.

Friedman, Irwin & Co., CPAs – New York, NY 07/2007 – 04/2009

Accounting Clerk

- Performed A/P functions for the firm, including purchase order entry and inventory accounting.
- Processed monthly accruals; prepared checks, production documentation and schedules; and reconciled bank statements.

- Charted internal control systems that pointed out system weaknesses and reduced loss risks.
- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

• Member of the New York State Society of Certified Public Accountants (NYSSCPA)

JACOB RUBINSTEIN 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9467 JACOBRUBINSTEIN122@GMAIL.COM

To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a Certified Public Accountant (CPA) with six years of experience in developing and implementing financial strategies that have significantly improved profit and loss scenarios. Presently, I am a Senior Accountant at Madison, Shaw & Company, CPAs, where I have built a finely tuned accounting department, fostering a collaborative environment that improved productivity, individual accountability and team morale.

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

Sincerely,

Jacob Rubinstein

JAYDEN JOHNSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-2878 JAYDENJOHNSON122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

Accounting Clerk

- Perform accounts payable functions.
- Manage vendor accounts and generate weekly on-demand checks.
- Create budgets and forecasts for the management group.
- Coordinate monthly payroll functions for 75+ employees.
- Liaise with bankers and insurers with regard to financial transactions.

Dean & Kiefer, CPAs – New York, NY 01/2010 – 05/2012

Accounting Intern

- Assisted with the management of accounts payable and receivable.
- Helped generate budgets and forecasts on a quarterly basis.
- Reported on variances in quarterly cost reports.
- Prepared annual company accounts and reports.
- Administered online banking functions.
- Monitored and recorded company expenses.

Friedman, Irwin & Co., CPAs – New York, NY 09/2008 – 12/2009

Administrative Assistant

- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter
- Volunteer for the United Paraplegia Foundation

JAYDEN JOHNSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-2878 JAYDENJOHNSON122@GMAIL.COM

To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a graduate from Rutgers Business School with a bachelor's degree in accounting. Presently, I am an Accounting Clerk at Madison, Shaw & Company, CPAs where I coordinate monthly payroll functions for 75+ employees, and prepare company accounts for auditing.

In addition to my professional experience at Madison, Shaw & Co., I also volunteer for the United Paraplegia Foundation, 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.

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,

Jayden Johnson

JOSIAH WASHINGTON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-4158 JOSIAHWASHINGTON122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

Accounting Clerk

- Perform accounts payable functions.
- Manage vendor accounts and generate weekly on-demand checks.
- Create budgets and forecasts for the management group.
- Coordinate monthly payroll functions for 75+ employees.
- Liaise with bankers and insurers with regard to financial transactions.

Dean & Kiefer, CPAs – New York, NY 01/2010 – 05/2012

Accounting Intern

- Assisted with the management of accounts payable and receivable.
- Helped generate budgets and forecasts on a quarterly basis.
- Reported on variances in quarterly cost reports.
- Prepared annual company accounts and reports.
- Administered online banking functions.
- Monitored and recorded company expenses.

Friedman, Irwin & Co., CPAs – New York, NY 09/2008 – 12/2009

Administrative Assistant

- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter
- Volunteer for the Life Development Institute's Aspergers Syndrome Program

JOSIAH WASHINGTON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-4158 JOSIAHWASHINGTON122@GMAIL.COM

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

Sincerely,

Josiah Washington

KAYDEN JONES 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9638 KAYDENJONES122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

Accounting Clerk

- Perform accounts payable functions.
- Manage vendor accounts and generate weekly on-demand checks.
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- Coordinate monthly payroll functions for 75+ employees.
- Liaise with bankers and insurers with regard to financial transactions.

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Administrative Assistant

- Performed general office duties and administrative tasks.
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- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter

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

Sincerely,

Kayden Jones

EASTON CARTER 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-616-9292 CARTEREASTON94@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey
Bachelor of Science – Accounting

09/2003 - 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
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- Built a finely tuned client service group, fostering a collaborative environment that improved productivity, individual accountability and team morale.
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- Uncovered \$125K in accounting overpayments for a client during a six-month period and delivered a 20% expense reduction through analytical studies of business performance.

Friedman, Irwin & Co., CPAs – New York, NY 07/2007 – 04/2009

Accounting Clerk

- Performed A/P functions for the firm, including purchase order entry and inventory accounting.
- Processed monthly accruals; prepared checks, production documentation and schedules; and reconciled bank statements.

- Charted internal control systems that pointed out system weaknesses and reduced loss risks.
- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter

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

Sincerely,

Easton Carter

ISAIAH BOOKER 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-268-4418 ISAIAHBOOKER122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2003 – 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
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Accounting Clerk

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- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter
- Volunteer for the United Paraplegia Foundation

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

Sincerely,

Isaiah Booker

JAXON JONES 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9253 JAXONJONES122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey
Bachelor of Science – Accounting

09/2003 – 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
- Develop and manage external financial relationships (e.g., banks, insurers)
- Built a finely tuned client service group, fostering a collaborative environment that improved productivity, individual accountability and team morale.
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Friedman, Irwin & Co., CPAs – New York, NY 07/2007 – 04/2009

Accounting Clerk

- Performed A/P functions for the firm, including purchase order entry and inventory accounting.
- Processed monthly accruals; prepared checks, production documentation and schedules; and reconciled bank statements.

- Charted internal control systems that pointed out system weaknesses and reduced loss risks.
- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter
- Volunteer for the Life Development Institute's Aspergers Syndrome Program

JAXON JONES 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9253 JAXONJONES122@GMAIL.COM

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

Sincerely,

Jaxon Jones

ADAM LEWIS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9731 ADAM.LEWIS122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

Accounting Clerk

- Perform accounts payable functions.
- Manage vendor accounts and generate weekly on-demand checks.
- Create budgets and forecasts for the management group.
- Coordinate monthly payroll functions for 75+ employees.
- Liaise with bankers and insurers with regard to financial transactions.

Dean & Kiefer, CPAs – New York, NY 01/2010 – 05/2012

Accounting Intern

- Assisted with the management of accounts payable and receivable.
- Helped generate budgets and forecasts on a quarterly basis.
- Reported on variances in quarterly cost reports.
- Prepared annual company accounts and reports.
- Administered online banking functions.
- Monitored and recorded company expenses.

Friedman, Irwin & Co., CPAs – New York, NY 09/2008 – 12/2009

Administrative Assistant

- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the United Paraplegia Foundation

ADAM LEWIS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9731 ADAM.LEWIS122@GMAIL.COM

To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a graduate from Rutgers Business School with a bachelor's degree in accounting. Presently, I am an Accounting Clerk at Madison, Shaw & Company, CPAs where I coordinate monthly payroll functions for 75+ employees, and prepare company accounts for auditing.

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

Sincerely,

Adam Lewis

JACK ANDERSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-275-5162 ANDERSON.JACK122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

Accounting Clerk

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- Monitored and recorded company expenses.

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Administrative Assistant

- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the Life Development Institute's Aspergers Syndrome Program

JACK ANDERSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-275-5162 ANDERSON.JACK122@GMAIL.COM

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

Sincerely,

Jack Anderson

LUKE MATHEWS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-616-8609 LUKEMATHEWS122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

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- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

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- Administered online banking functions.
- Monitored and recorded company expenses.

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Administrative Assistant

- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

• Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)

LUKE MATHEWS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-616-8609 LUKEMATHEWS122@GMAIL.COM

To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a graduate from Rutgers Business School with a bachelor in accounting. Presently, I am an Accounting Clerk at Madison, Shaw & Company, CPAs where I coordinate monthly payroll functions for 75+ employees, and prepare company accounts for auditing.

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

Sincerely,

Luke Mathews

CONNOR ERICSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-683-1027 CONNORERICSON122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey
Bachelor of Science – Accounting

09/2003 - 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
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Accounting Clerk

- Performed A/P functions for the firm, including purchase order entry and inventory accounting.
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- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

• Member of the New York State Society of Certified Public Accountants (NYSSCPA)

CONNOR ERICSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-683-1027 CONNORERICSON122@GMAIL.COM

To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a Certified Public Accountant (CPA) with six years of experience in developing and implementing financial strategies that have significantly improved profit and loss scenarios. Presently, I am a Senior Accountant at Madison, Shaw & Company, CPAs, where I have built a finely tuned accounting department, fostering a collaborative environment that improved productivity, individual accountability and team morale.

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

Sincerely,

Connor Ericson

HUNTER RICHARDSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-2076 HUNTERRICHARDSON122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey
Bachelor of Science – Accounting

09/2003 – 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
- Develop and manage external financial relationships (e.g., banks, insurers)
- Built a finely tuned client service group, fostering a collaborative environment that improved productivity, individual accountability and team morale.
- Negotiated below-market lease on prime office space that included \$100K in facility improvements.
- Completed comprehensive valuation analysis and credit review of a client's acquisition target, and played a key role in the due diligence effort that was crucial for a successful merger.
- Uncovered \$125K in accounting overpayments for a client during a six-month period and delivered a 20% expense reduction through analytical studies of business performance.

Friedman, Irwin & Co., CPAs – New York, NY 07/2007 – 04/2009

Accounting Clerk

- Performed A/P functions for the firm, including purchase order entry and inventory accounting.
- Processed monthly accruals; prepared checks, production documentation and schedules; and reconciled bank statements.

- Charted internal control systems that pointed out system weaknesses and reduced loss risks.
- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the Life Development Institute's Aspergers Syndrome Program

HUNTER RICHARDSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-2076 HUNTERRICHARDSON122@GMAIL.COM

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In addition to my professional experience at Madison, Shaw & Co., I volunteer for the Life Development Institute's Aspergers Syndrome program where I participate in enhancing the quality of life for individuals with AS. As an individual diagnosed with AS, I am committed to providing my time and energy to those similar to myself. Further, I believe that this experience has helped me learn how to work effectively 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,

Hunter Richardson

JACOB RUBINSTEIN 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9467 JACOBRUBINSTEIN122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey

Bachelor of Science – Accounting **09/2003** – **05/2007**

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
- Develop and manage external financial relationships (e.g., banks, insurers)
- Built a finely tuned client service group, fostering a collaborative environment that improved productivity, individual accountability and team morale.
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- Uncovered \$125K in accounting overpayments for a client during a six-month period and delivered a 20% expense reduction through analytical studies of business performance.

Friedman, Irwin & Co., CPAs – New York, NY 07/2007 – 04/2009

Accounting Clerk

- Performed A/P functions for the firm, including purchase order entry and inventory accounting.
- Processed monthly accruals; prepared checks, production documentation and schedules; and reconciled bank statements.

- Charted internal control systems that pointed out system weaknesses and reduced loss risks.
- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the United Paraplegia Foundation

JACOB RUBINSTEIN 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9467 JACOBRUBINSTEIN122@GMAIL.COM

To Whom It May Concern:

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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,

Jacob Rubinstein

JAYDEN JOHNSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-2878 JAYDENJOHNSON122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

Accounting Clerk

- Perform accounts payable functions.
- Manage vendor accounts and generate weekly on-demand checks.
- Create budgets and forecasts for the management group.
- Coordinate monthly payroll functions for 75+ employees.
- Liaise with bankers and insurers with regard to financial transactions.

Dean & Kiefer, CPAs – New York, NY 01/2010 – 05/2012

Accounting Intern

- Assisted with the management of accounts payable and receivable.
- Helped generate budgets and forecasts on a quarterly basis.
- Reported on variances in quarterly cost reports.
- Prepared annual company accounts and reports.
- Administered online banking functions.
- Monitored and recorded company expenses.

Friedman, Irwin & Co., CPAs – New York, NY 09/2008 – 12/2009

Administrative Assistant

- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter
- Volunteer for the Life Development Institute's Aspergers Syndrome Program

JAYDEN JOHNSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-2878 JAYDENJOHNSON122@GMAIL.COM

To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a graduate from Rutgers Business School with a bachelor's degree in accounting. Presently, I am an Accounting Clerk at Madison, Shaw & Company, CPAs where I coordinate monthly payroll functions for 75+ employees, and prepare company accounts for auditing.

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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,

Jayden Johnson

JOSIAH WASHINGTON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-4158 JOSIAHWASHINGTON122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

Accounting Clerk

- Perform accounts payable functions.
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- Coordinate monthly payroll functions for 75+ employees.
- Liaise with bankers and insurers with regard to financial transactions.

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- Administered online banking functions.
- Monitored and recorded company expenses.

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Administrative Assistant

- Performed general office duties and administrative tasks.
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- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter

JOSIAH WASHINGTON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-4158 JOSIAHWASHINGTON122@GMAIL.COM

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

Sincerely,

Josiah Washington

KAYDEN JONES 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9638 KAYDENJONES122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

Accounting Clerk

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Friedman, Irwin & Co., CPAs – New York, NY 09/2008 – 12/2009

Administrative Assistant

- Performed general office duties and administrative tasks.
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- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter
- Volunteer for the United Paraplegia Foundation

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

Sincerely,

Kayden Jones

EASTON CARTER 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-616-9292 CARTEREASTON94@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey
Bachelor of Science – Accounting

09/2003 - 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
- Develop and manage external financial relationships (e.g., banks, insurers)
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- Completed comprehensive valuation analysis and credit review of a client's acquisition target, and played a key role in the due diligence effort that was crucial for a successful merger.
- Uncovered \$125K in accounting overpayments for a client during a six-month period and delivered a 20% expense reduction through analytical studies of business performance.

Friedman, Irwin & Co., CPAs – New York, NY 07/2007 – 04/2009

Accounting Clerk

- Performed A/P functions for the firm, including purchase order entry and inventory accounting.
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- Charted internal control systems that pointed out system weaknesses and reduced loss risks.
- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter
- Volunteer for the United Paraplegia Foundation

EASTON CARTER 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-616-9292 CARTEREASTON94@GMAIL.COM

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

Sincerely,

Easton Carter

ISAIAH BOOKER 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-268-4418 ISAIAHBOOKER122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey

Bachelor of Science – Accounting 09/2003 - 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 - Present

Senior Accountant

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- Develop and manage external financial relationships (e.g., banks, insurers)
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- Volunteer for the NAACP, New Jersey Chapter
- Volunteer for the Life Development Institute's Aspergers Syndrome Program

ISAIAH BOOKER 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-268-4418 ISAIAHBOOKER122@GMAIL.COM

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

Sincerely,

Isaiah Booker

JAXON JONES 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9253 JAXONJONES122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2003 - 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

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- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter

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

Sincerely,

Jaxon Jones

ADAM LEWIS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9731 ADAM.LEWIS122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

Accounting Clerk

- Perform accounts payable functions.
- Manage vendor accounts and generate weekly on-demand checks.
- Create budgets and forecasts for the management group.
- Coordinate monthly payroll functions for 75+ employees.
- Liaise with bankers and insurers with regard to financial transactions.

Dean & Kiefer, CPAs – New York, NY 01/2010 – 05/2012

Accounting Intern

- Assisted with the management of accounts payable and receivable.
- Helped generate budgets and forecasts on a quarterly basis.
- Reported on variances in quarterly cost reports.
- Prepared annual company accounts and reports.
- Administered online banking functions.
- Monitored and recorded company expenses.

Friedman, Irwin & Co., CPAs – New York, NY 09/2008 – 12/2009

Administrative Assistant

- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the Life Development Institute's Aspergers Syndrome Program

ADAM LEWIS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9731 ADAM.LEWIS122@GMAIL.COM

To Whom It May Concern:

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

Sincerely,

Adam Lewis

JACK ANDERSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-275-5162 ANDERSON.JACK122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

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- Liaise with bankers and insurers with regard to financial transactions.

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- Reported on variances in quarterly cost reports.
- Prepared annual company accounts and reports.
- Administered online banking functions.
- Monitored and recorded company expenses.

Friedman, Irwin & Co., CPAs – New York, NY 09/2008 – 12/2009

Administrative Assistant

- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

• Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)

JACK ANDERSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-275-5162 ANDERSON.JACK122@GMAIL.COM

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

Sincerely,

Jack Anderson

LUKE MATHEWS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-616-8609 LUKEMATHEWS122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

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09/2008 - 05/2012

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- o Dean's List: Fall 2008 Spring 2012
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Accounting Clerk

- Perform accounts payable functions.
- Manage vendor accounts and generate weekly on-demand checks.
- Create budgets and forecasts for the management group.
- Coordinate monthly payroll functions for 75+ employees.
- Liaise with bankers and insurers with regard to financial transactions.

Dean & Kiefer, CPAs – New York, NY 01/2010 – 05/2012

Accounting Intern

- Assisted with the management of accounts payable and receivable.
- Helped generate budgets and forecasts on a quarterly basis.
- Reported on variances in quarterly cost reports.
- Prepared annual company accounts and reports.
- Administered online banking functions.
- Monitored and recorded company expenses.

Friedman, Irwin & Co., CPAs – New York, NY 09/2008 – 12/2009

Administrative Assistant

- Performed general office duties and administrative tasks.
- Prepared weekly sales reports for management.
- Managed the internal and external mail functions.
- Scheduled client appointments and maintained confidential client files.

- Associate Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the United Paraplegia Foundation

LUKE MATHEWS 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-616-8609 LUKEMATHEWS122@GMAIL.COM

To Whom It May Concern:

I am responding to the advertised position in your finance department. I am a graduate from Rutgers Business School with a bachelor's degree in accounting. Presently, I am an Accounting Clerk at Madison, Shaw & Company, CPAs where I coordinate monthly payroll functions for 75+ employees, and prepare company accounts for auditing.

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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,

Luke Mathews

CONNOR ERICSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-683-1027 CONNORERICSON122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey

Bachelor of Science – Accounting **09/2003** – **05/2007**

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
- Develop and manage external financial relationships (e.g., banks, insurers)
- Built a finely tuned client service group, fostering a collaborative environment that improved productivity, individual accountability and team morale.
- Negotiated below-market lease on prime office space that included \$100K in facility improvements.
- Completed comprehensive valuation analysis and credit review of a client's acquisition target, and played a key role in the due diligence effort that was crucial for a successful merger.
- Uncovered \$125K in accounting overpayments for a client during a six-month period and delivered a 20% expense reduction through analytical studies of business performance.

Friedman, Irwin & Co., CPAs – New York, NY 07/2007 – 04/2009

- Performed A/P functions for the firm, including purchase order entry and inventory accounting.
- Processed monthly accruals; prepared checks, production documentation and schedules; and reconciled bank statements.

- Charted internal control systems that pointed out system weaknesses and reduced loss risks.
- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the United Paraplegia Foundation

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

Sincerely,

Connor Ericson

HUNTER RICHARDSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-2076 HUNTERRICHARDSON122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey
Bachelor of Science – Accounting

09/2003 – 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

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

Sincerely,

Hunter Richardson

JACOB RUBINSTEIN
1000 SPRING STREET, PISCATAWAY, NJ 08854
201-716-9467
JACOBRUBINSTEIN122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey

Bachelor of Science – Accounting **09/2003** – **05/2007**

• Certified Public Accountant, State of New Jersey

EXPERIENCE:

05/2010

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

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- Introduced business process improvements that enhanced A/P functions, established common vendor files, eliminated duplication and reduced monthly processing time by 20%.

- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the Life Development Institute's Aspergers Syndrome Program

JACOB RUBINSTEIN 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9467 JACOBRUBINSTEIN122@GMAIL.COM

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

Sincerely,

Jacob Rubinstein

JAYDEN JOHNSON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-2878 JAYDENJOHNSON122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

Rutgers, the State University of New Jersey

Bachelor of Science – Accounting

09/2008 - 05/2012

- o GPA: 4.0, Magna Cum Laude
- Course work: income tax accounting, concepts of auditing, managerial accounting
- o Dean's List: Fall 2008 Spring 2012
- 12 credit hours completed toward Master of Science in Accounting, with intent to pursue CPA certification.

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 06/2012 – Present

Accounting Clerk

- Perform accounts payable functions.
- Manage vendor accounts and generate weekly on-demand checks.
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- Coordinate monthly payroll functions for 75+ employees.
- Liaise with bankers and insurers with regard to financial transactions.

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Accounting Intern

- Assisted with the management of accounts payable and receivable.
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- Administered online banking functions.
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- Performed general office duties and administrative tasks.
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I look forward to hearing from you so that we can discuss my qualifications in more detail.

Sincerely,

Jayden Johnson

JOSIAH WASHINGTON 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-423-4158 JOSIAHWASHINGTON122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

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

Sincerely,

Josiah Washington

KAYDEN JONES 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9638 KAYDENJONES122@GMAIL.COM

PROFILE:

- Possess strong analytical and problem solving skills.
- Resourceful in the completion of projects.
- Excellent written and verbal communication.
- Software skills include proficiency in MS Office, Excel, and QuickBooks.

EDUCATION:

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

Sincerely,

Kayden Jones

EASTON CARTER 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-616-9292 CARTEREASTON94@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

• Rutgers, the State University of New Jersey
Bachelor of Science – Accounting

09/2003 - 05/2007

• Certified Public Accountant, State of New Jersey 05/2010

EXPERIENCE:

Madison, Shaw & Company, CPAs – New York, NY 05/2009 – Present

Senior Accountant

- Supervise three accountants and oversee financial analysis, financial audits, G/L, A/R, A/P and fixed-asset accounting.
- Develop and manage external financial relationships (e.g., banks, insurers)
- Built a finely tuned client service group, fostering a collaborative environment that improved productivity, individual accountability and team morale.
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I look forward to hearing from you so that we can discuss my qualifications in more detail.

Sincerely,

Easton Carter

ISAIAH BOOKER 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-268-4418 ISAIAHBOOKER122@GMAIL.COM

PROFILE:

- Certified Public Accountant with six years of experience developing and implementing financial strategies that significantly improve clients' profitability.
- Experienced in establishing accounting functions and best practices.
- Dedicated to building lasting business relationships to ensure goal-surpassing fiscal performance.

EDUCATION:

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- Member of the New York State Society of Certified Public Accountants (NYSSCPA)
- Volunteer for the NAACP, New Jersey Chapter

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

Sincerely,

Isaiah Booker

JAXON JONES 1000 SPRING STREET, PISCATAWAY, NJ 08854 201-716-9253 JAXONJONES122@GMAIL.COM

PROFILE:

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EDUCATION:

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Jaxon Jones

BIBLIOGRAPHY

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