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The Business Case for Disability Inclusion in Small Companies

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Disability inclusion is more than a legal obligation. Well-designed accommodation systems can strengthen employee trust, reduce costly turnover, and preserve knowledge inside small firms.

Workers with disabilities make up about 4.8% of the total employed workforce in the United States, according to data compiled by industry groups like the Society for Human Resource Management. Federal laws prohibit companies from discriminating against them in hiring and require accommodations like modified workplaces and schedules, and the same access to social events as non-disabled workers.

Many companies – even those that tout the diversity of their workforce in their marketing -- approach these accommodations as a legal box to be checked. They meet the requirements but may not think through the softer issues, such as how to help people living with disabilities feel like they belong.

From studying this topic for more than a decade, I've discovered that hiring people living with disabilities, and being intentional about helping them feel at home, can actually provide a strategic advantage.

My research has revealed that disability inclusion is not just a civil rights obligation or a feel-good diversity initiative: It is a retention strategy. When organizations build clear, well-implemented disability inclusion systems (documented accommodation procedures, trained supervisors, and climates where disclosure feels safe) they keep more employees with disabilities and avoid substantial turnover costs. When they rely on informal, ad-hoc responses, they lose people.

For small firms and startups, this distinction matters. A large corporation can absorb the loss of several employees with disabilities and barely see it in a quarterly report. A 10-person startup cannot. Losing one experienced employee in a small team means losing institutional memory, client relationships, and momentum. It means the founder or owner is suddenly splitting time between recruiting, onboarding, and trying to backfill the lost expertise. When I talk to small business owners, many tell me they "don't have the resources" for disability inclusion. The evidence suggests they do not have the resources to ignore it.

The Unseen Burden of 'Fitting In'

I did not come to disability inclusion as a detached observer. My path has run through multiple systems that depend on people showing up, staying engaged, and working together under pressure: nine years of military service, gig work in the new economy, and now doctoral research focused on how organizations actually retain or lose their people. In each of these contexts, I have watched employees with disabilities navigate workplaces that were never really designed with them in mind. I have seen them carry extra emotional labor, hide needs to avoid stigma, and leave quietly when the burden of "fitting in" becomes too high.

Over time, those experiences shifted from isolated stories to a pattern I could not ignore. I saw talented people with disabilities hired into roles with vague promises of "support" and "flexibility," only to discover that no one really knew how to respond when they needed accommodations. Supervisors meant well but were untrained. Processes, if they existed at all, lived in someone's inbox rather than in a clear, accessible policy. When these employees left, their departures were chalked up to "personal reasons" or "poor fit," and the organization absorbed yet another avoidable turnover cost.

As a doctoral student in business administration, I decided to bring my practitioner's frustration into the research space. I wanted to know: What actually happens to retention when disability inclusion is treated as a strategic system rather than a legal checkbox? And, critically, what do those findings mean for small firms and startups—organizations that often operate without formal HR departments but feel the impact of every lost employee in very concrete ways?

My Study

To answer those questions, I conducted a Rapid Evidence Assessment (REA), which is a rigorous but streamlined way of synthesizing the best available empirical research on a focused topic. Instead of collecting new survey data myself, I systematically searched recent studies, applied strict inclusion criteria, and coded the findings to understand how organizational-level disability inclusion practices affect turnover and workplace climate. What emerged from this review has reshaped the way I think and talk about disability inclusion with business owners.

What I Found

What struck me most in the REA were the numbers attached to well-designed systems. In one large federal agency study, organizations with accommodation procedures that fully met federal guidance saw voluntary separations among employees with disabilities drop by almost a fifth. When personal assistance services procedures were compliant and accessible, separations dropped by roughly a quarter. Those percentages translate into real people choosing to stay. For a small business, you can scale that effect down: If a firm with 20 employees manages to retain even one or two employees who otherwise would have left, the savings in recruiting costs, lost productivity, and onboarding time are tangible.

But the research also makes clear that written policies alone are not enough. There are two pathways at work. The first is direct: when disability inclusion practices function well (requests are handled promptly, accommodations are delivered, support services are available) turnover goes down. The second is indirect: these practices change how employees perceive the workplace. When someone with a disability believes their employer will treat them fairly, respect their needs, and manage accommodations competently, they feel a stronger sense of belonging and trust. That climate, in turn, reduces their desire to leave. If policies exist only on paper but employees do not feel safe disclosing or do not trust the process, the benefits never materialize.

A Reality Check

When I overlay those findings on what I see in many small firms and startups, a gap appears. Founders and owners often pride themselves on being flexible and informal. They say things like "we're a family here" or "we'll work it out if someone needs something." In practice, this usually means there is no written accommodation process, no clear point of contact, and no training for supervisors on how to handle disability-related conversations. Everything depends on the individual manager's attitude and knowledge. Employees with disabilities quickly learn that the outcome of a request may hinge on whether their supervisor is empathetic, whether that supervisor has time to chase down answers, or whether the organization's leaders even see accommodation as a priority.

From the outside, this can look like a system that works because no one is complaining. From the inside, it often feels risky. Many employees with non-visible disabilities (chronic illnesses, mental health conditions, neurodivergence) are acutely aware that disclosure can change how colleagues see them. In environments where processes are unclear and where the founder's primary message is "we're too busy for bureaucracy," these employees may decide that asking for support is not worth the potential consequences. They stay silent until they leave. Their departures are framed as individual decisions rather than organizational failures.

My own sense of urgency around this is shaped by the dual vantage point I occupy: I read the studies, but I also listen closely to everyday stories from workers and managers. I have been the person navigating a complex system, and I have also been the person trying to translate those experiences into something leaders can act on. So when I talk to small business owners and startup founders about disability inclusion, I start with a simple premise: You do not need a large HR department to build effective disability inclusion systems. But you do need to be intentional.

Takeaways

My research suggests four concrete shifts that small firms and startups can make.

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Write down and publicize a basic accommodation process

This does not have to be a forty-page manual. It can be a one- or two-page document that answers simple questions: How does an employee request an accommodation? Who do they talk to? What information will be needed? What are typical timelines? Where can they go if they have concerns? Put this information in the employee handbook, share it during onboarding, and make it easy to find in whatever internal communication channels you use. When procedures are visible and consistently applied, employees know what to expect. That predictability is a form of respect.

Train managers—and keep training them

In every study I examined, supervisors emerged as the critical variable. A well-crafted policy is only as effective as the person implementing it. Managers need to know what to do when an employee discloses a disability or asks for help. That includes understanding the basics of disability etiquette, knowing the internal steps for processing requests, and being prepared to have supportive, non-defensive conversations. In a small firm, this might look like a quarterly one-hour training or integrating disability inclusion into existing leadership development efforts. It does not require elaborate budgets. It requires clarity and commitment.

Build a culture where disclosure feels safe

This is where first-person leadership matters. When founders talk openly about support and accommodations, when they highlight positive examples of employees receiving what they need and thriving, they send a powerful signal. When they avoid the topic, rely solely on legal language, or treat accommodations as exceptional favors, they send a different signal. Employees notice. For many disabled employees, the decision to disclose is grounded not only in policy but in whether they believe the organization will uphold their dignity. Leaders cannot control every interpersonal interaction, but they can set expectations and reinforce norms that make disclosure less risky.

Collect and use data, even if it is simple

You cannot fix what you do not measure. Small firms can track who leaves, why they leave, and whether disability-related issues or accommodation experiences played a role. They can add one or two questions to regular employee pulse surveys: Do you feel our organization handles disability-related needs fairly? Would you feel comfortable requesting an accommodation if you needed one? Responses will not give all the answers, but they will reveal patterns—departments where employees feel unsupported, processes that are too slow, or areas where managers need more training.

The Drawbacks of Remote Work

One caution that emerges from the research is around remote work. Many organizations, including startups, have embraced flexible and remote arrangements and consider them synonymous with disability inclusion. Flexibility can indeed be valuable, especially for employees managing pain, fatigue, or complex medical schedules. But remote work on its own does not automatically fix climate issues. Some evidence suggests that remote arrangements may actually worsen supervisor and coworker relationships for employees with disabilities if no attention is paid to how inclusion is maintained at a distance. The message for small firms is clear: remote work is a tool, not a strategy. It must be paired with intentional supervisory support and inclusive communication practices.

Conclusion

As I look ahead to my own career (not only as a researcher but as someone who continues to engage with organizations in practice) I find myself returning to the same core idea: Disability inclusion belongs in the strategic conversation about retention, not just in the compliance section of the handbook. For small firms and startups, this is an opportunity as much as a responsibility. When you design systems that make it possible for employees with disabilities to stay and thrive, you are investing in stability, knowledge retention, and organizational resilience. You are also, quite simply, treating people as full participants in your venture rather than as exceptions to be managed.

The work is not abstract. It is the decision to write down a process instead of relying on vague promises. It is the choice to train managers instead of hoping they “figure it out.” It is the willingness to ask disabled employees how the organization can do better and to listen carefully to what they say. My research confirms that when organizations move disability inclusion from compliance to strategy, turnover decreases and climates improve. My experience tells me that when leaders do this work with care, people notice—and they stay.

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Explore the Research

The full study will be published in an upcoming issue of the *Journal of Business Diversity* (JBD: ISSN 2158-3889, Volume 26(2), 2026).

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