Exploring Disparities in Poverty Rates Among People with Disabilities

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Key Words: Disability, Poverty, Race, Ethnicity, Gender

Background: Disability and poverty

The Americans with Disabilities Act (ADA) was enacted in 1990 to promote, among other goals, economic self-sufficiency for people with disabilities.¹ Nevertheless, many people with disabilities do not achieve this goal.¹ In fact,

people with disabilities and other underserved groups are disproportionately affected by poverty.² Research shows that having a disability results in a higher risk of experiencing poverty.³ Underlying explanations point to people with disabilities not only having fewer opportunities for well-paying jobs, but also having extra costs associated with their disabilities, including medical treatment, care, housing, and transportation.^{2,4,5} Despite this well-established link between poverty and disability, the relationship between these factors and other characteristics such as race, ethnicity, and gender, remains understudied.

This brief summarizes findings from our recent research using nationally representative data from the American Community Survey (ACS) and the Survey of Income and Program Participation (SIPP) examining the prevalence of poverty among people with disabilities in the eight states served by the Southeast (SE) ADA Center - Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, and Tennessee. The brief also presents results from disaggregated poverty rates by race, ethnicity, and gender.

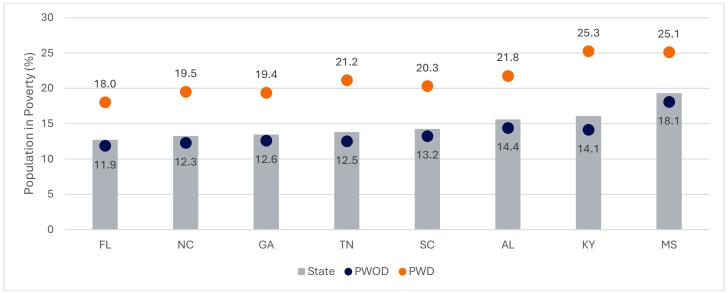
Key Takeaways

- People with disabilities have higher poverty rates than people without disabilities across
 Southeast states.
- There are disparities in poverty rates among people with disabilities based on race, ethnicity, and gender.
- People with disabilities tend to experience poverty for longer periods than people without disabilities.

People with disabilities have higher poverty rates than people without disabilities

Figure 1 shows the poverty rates for people with disabilities (PWD) and for people without disabilities (PWOD) in the Southeast region, by state. In every state, poverty rates for people with disabilities are consistently higher than both the overall state poverty rates and the rates for people without disabilities. The most significant gaps are in Kentucky and Tennessee, where the poverty rates for people with disabilities are respectively, 11.1 and 8.6 percentage points higher than the rate for people without disabilities. Kentucky has the highest poverty rate for people with disabilities, closely followed by Mississippi. Florida has the lowest poverty rates for both groups.

FIGURE 1: Poverty rate by disability status



Note: For comparison, state poverty rates for the overall population are also included. Data source: 2018-2022 American Community Survey.

Among people with disabilities, poverty rates vary based on race, ethnicity, and gender

People with disabilities have higher poverty rates than their non-disabled peers. However, economic disparities are more pronounced among people with disabilities from certain underserved communities. Figure 2 shows the poverty rate for people with disabilities by race, ethnicity, and gender in the Southeast region. Black individuals, and American Indians and Alaskan Natives (AI/AN) have the highest rates of poverty in the region, and women tend to have higher poverty rates than men across races and ethnicities. These findings indicate that certain groups face compounded economic challenges, particularly Black and AI/AN women, who have the highest poverty rates in the region.

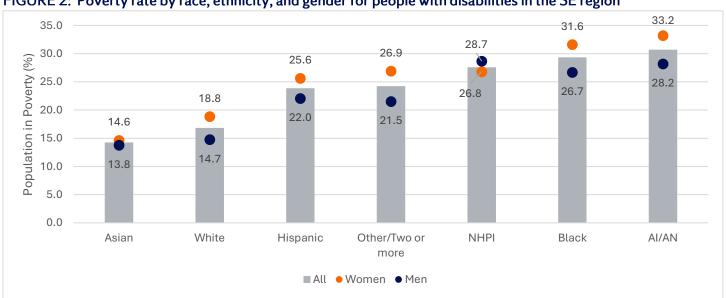


FIGURE 2: Poverty rate by race, ethnicity, and gender for people with disabilities in the SE region

Data source: 2018-2022 American Community Survey.

Examining the impact of disability, gender, race and ethnicity on poverty rates

Our analysis shows that poverty rates tend to be higher for people with disabilities and women, with variations also observed across different racial and ethnic groups. To better understand how these factors contribute to explaining differences in poverty rates, we explore the effects that these characteristics have, both on their own and in combination, on the probability of being in poverty relative to a base group (White men without disabilities).

Table 1 presents our findings. Among individuals without disabilities, American Indian and Alaska Native men have the highest probability of being in poverty relative to White men, with an 11-percentage point higher likelihood. Black men follow closely, with a 10.6 percentage point higher probability of being in poverty compared to the base group. Among women without disabilities, Black women have the highest probability of experiencing poverty at 13.8 percentage points higher than White men.

Among individuals with disabilities, Native Hawaiian and Pacific Islander men have the highest likelihood of being in poverty, with a 20.5 percentage point higher probability relative to White men without disabilities. American Indian and Alaska Native men follow closely, with a 20-percentage point higher probability of being in poverty than the reference group. American Indian and Alaska Native women have the highest probability of being in poverty among women with disabilities, with a 25.1 percentage point higher likelihood of being in poverty relative to the reference group.

Table 1: Marginal effects on the probability of employment (%) relative to White men without disabilities Data source: 2018-2022 American Community Survey.

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POVERTY	Without disabilities		With disabilities	
	Men	Women	Men	Women
Race and Ethnicity				
White		2.0	6.6	10.7
Black	10.6	13.8	18.5	23.5
AIAN	11.0	11.8	20.0	25.1
Asian	1.0	1.5	5.6	6.5
NHPI	7.3	8.8	20.5	18.7
Other/Two or more	5.7	7.4	13.4	18.8
Hispanic	7.1	10.6	13.9	17.5

People with disabilities are in poverty for a longer period than people without disabilities

Poverty rates capture the percentage of the population that experienced poverty at some point during the analyzed period, regardless of how long individuals were in poverty. For a more detailed picture of poverty, we calculate long-term poverty rates for the 2018-2022 period in the SE region. These rates denote the share of people who lived in poverty for more than a certain number of months out of the 48-month period analyzed. Figure 4 presents these rates by disability status for 12, 24, 36, and 48 months. Our analysis indicates that people with disabilities experience poverty for longer. For example, 29 percent of people with disabilities experienced poverty for 12 months or more out of the 48-month observation period, compared to 21 percent of the population without disabilities. The share of people

experiencing poverty decreases as more months are included. However, the share of people with disabilities in poverty for at least that number of months is always higher than that for non-disabled people. Our analysis also shows that on average, people with disabilities spent 9.3 months in poverty compared to 6.5 months for people without disabilities. Prolonged periods in poverty are associated with poorer life outcomes, especially those related to health.⁷ Consequently, long-term poverty can compound disadvantages, leading to more severe outcomes in health, employment, and overall quality of life, particularly for groups such as people with disabilities.⁸



FIGURE 3: Months in poverty during 4-year observation period (2018-2022)

Note: Poverty rates for the observation period are also included and shown as dashed lines for comparison. Data Source: Survey of Income and Program Participation 2018-2022.

Policy recommendations

Our results show that people with disabilities have higher poverty rates than people without disabilities. Furthermore, certain characteristics, such as race, ethnicity, and gender are associated with variations in poverty rates. In the Southeast region, women with disabilities are more likely to live in poverty than men with disabilities, though poverty rates among women differ across racial and ethnic groups. For example, while 14.6% of Asian women with disabilities live in poverty in the region, the poverty rate rises to 33.2% for American Indian and Alaskan Native women. These results align with previous research.⁹

Differences in poverty rates can be attributed to several factors, including employment barriers and workplace inequalities. People with disabilities encounter fewer opportunities for well-paying jobs and additional costs associated with having a disability. Even when employed, they face barriers in requesting and receiving workplace accommodations. ^{10,11} Furthermore, race, ethnicity, and gender influence the likelihood of receiving workplace accommodations, potentially leading to disparities is workplace experience and thus economic outcomes^{10,11} These factors collectively may contribute to the variations in poverty rates that we observe.

Living in poverty has devastating and far-reaching consequences, including an increased risk of poor health outcomes. Research has established a causal link between poverty and mental illness, ¹² with individuals who live in poverty being significantly more likely to experience depression and anxiety^{12,13} In turn, these mental health challenges can further hinder economic stability, reinforcing a cycle of poverty. ¹¹ In addition to mental health, people living in poverty also have a higher risk of experiencing negative health conditions like obesity, smoking, and substance use,^{7,14} all of which

contribute to increased mortality. 14 The longer individuals remain in poverty, the greater their likelihood of experiencing these adverse health effects.

Alleviating poverty among people with disabilities is critical to achieve the ADA goal of economic self-sufficiency. Lifting people with disabilities out of poverty requires a multi-faceted approach, with a focus on improving the access and participation in labor market and increasing support in the form of resources, assistance, workplace accommodations, benefits, and wealth building strategies like ABLE accounts.

Data and methods

This research used the American Community Survey 2018-2022 survey data. This research also used the most recent panel of the Survey of Income and Program Participation data, including years 2018-2022. Poverty rates are computed by counting the proportion of individuals that have an income-to-poverty ratio lower than 100 percent.

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